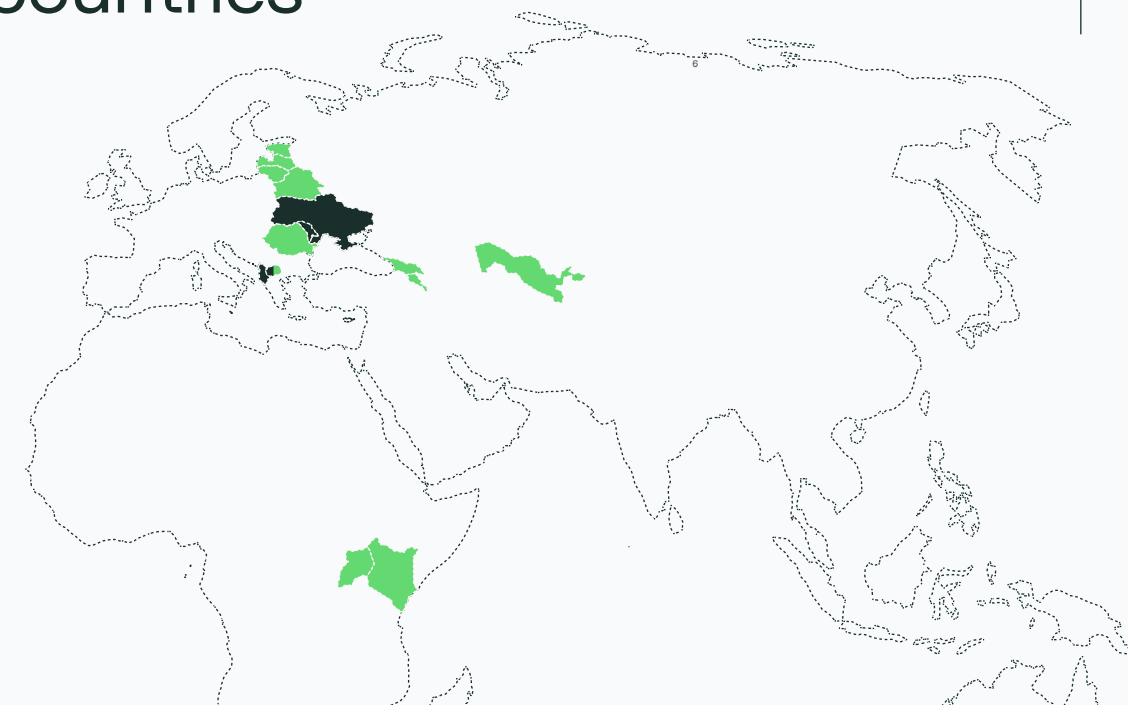


Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

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 2 600 employees, and 350 000 loyal customers

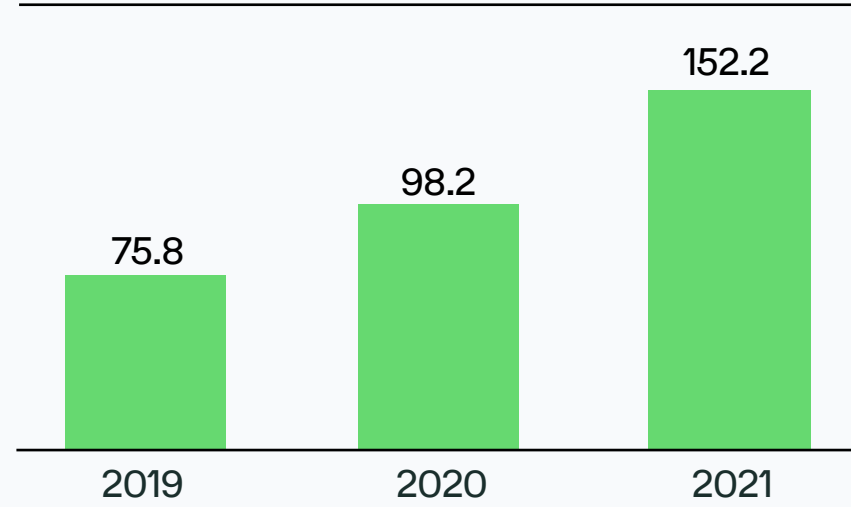
350 000+
customers
around the world

€ 1 000 000 000
loans issued
since inception

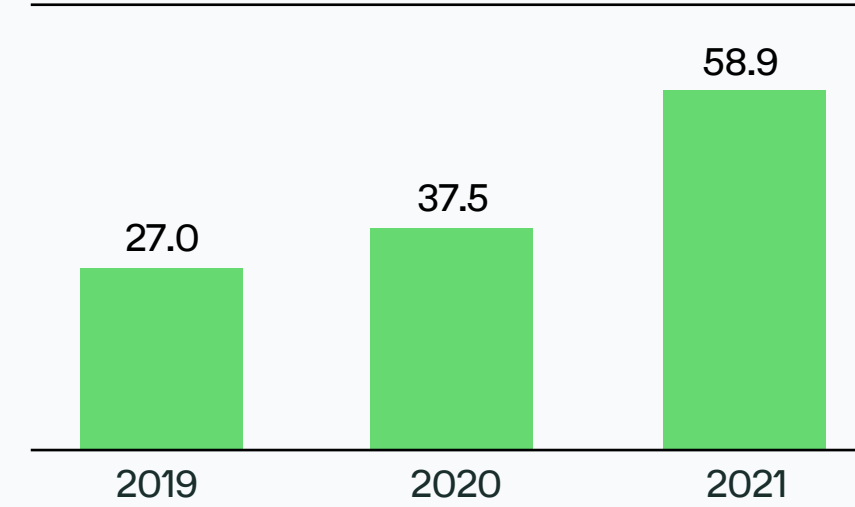
2 600+
employees

10 000
cars listed
on the proprietary
car sales portals

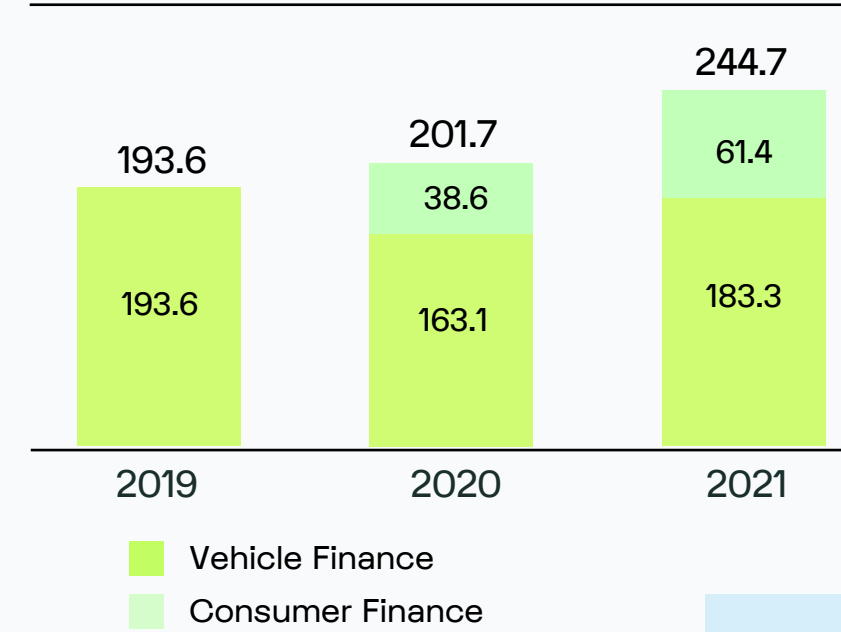
REVENUE, mln €



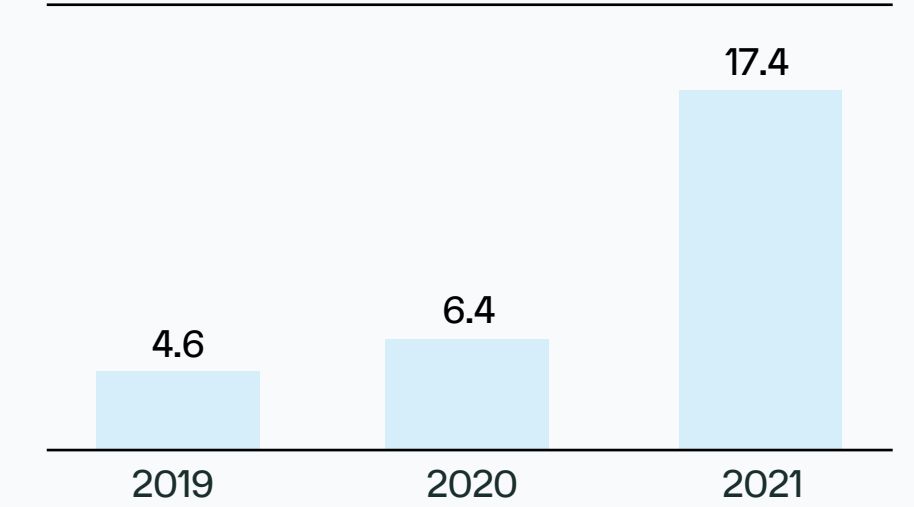
EBITDA, mln €



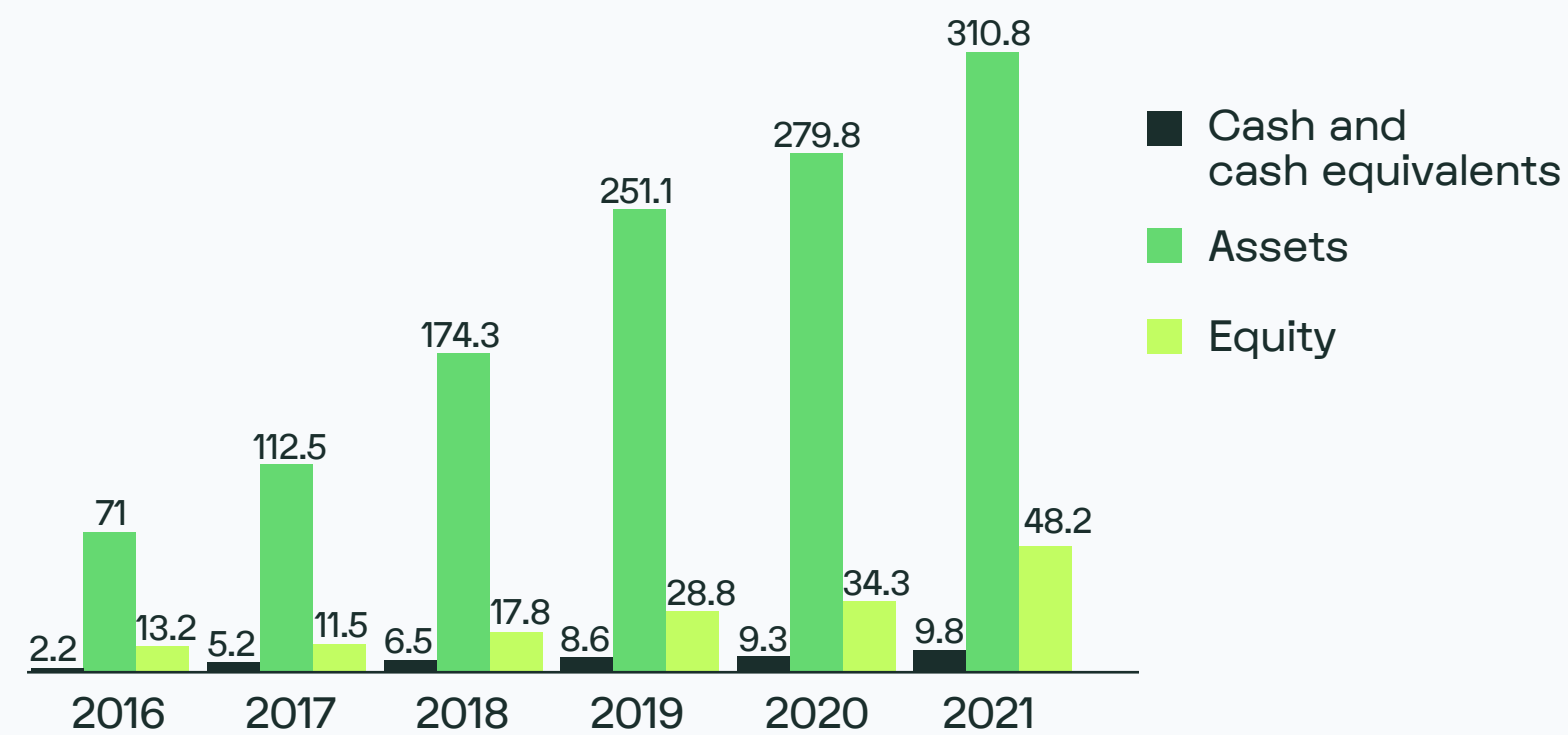
Net Portfolio, mln €



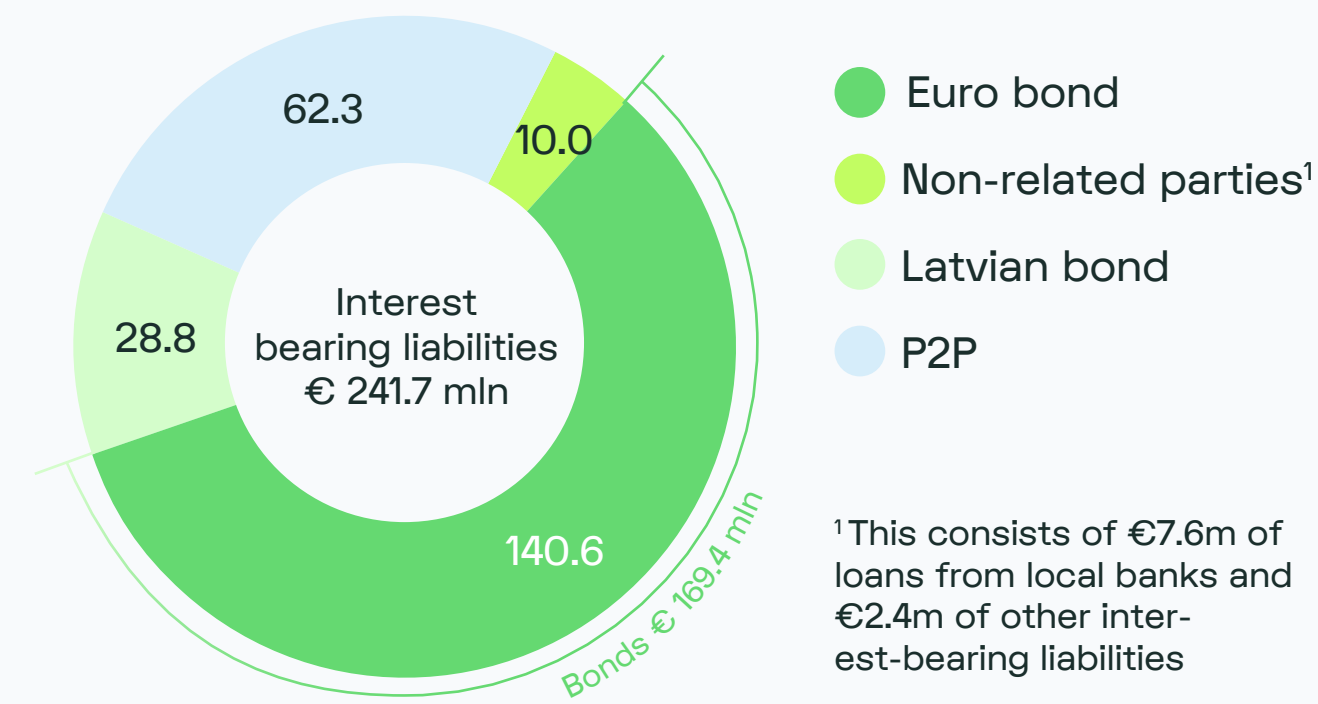
Net Profit before FX effect, mln €



Assets and Equity, mln €



Liabilities, mln €



Bonds:

€ 30 million

Mogo Latvia bonds on Nasdaq Riga
ISIN code LV0000802452 →

€ 150 million

Eleving Group bonds on Frankfurt Stock Exchange
ISIN code XS2393240887 →

€ 25 million

Eleving Group subordinated bonds
ISIN code XS2427362491 →

Our Peer-to-peer lending platform Mintos:

[Visit Mintos](#) →

Business & Product Development

Products²

Vehicle finance:

In European markets - become the leading mobility platform offering a wide range of products:

- used vehicle financing
- premium car financing
- subscription-based products for greater flexibility: rent-to-buy | long term rent

Consumer finance:

- expand product range by utilizing existing databases
- shift portfolio to longer maturities and higher ticket loans to secure long-term income streams
- Increase off-line presence through partnerships with local retailers

In emerging markets [Africa and Central Asia] – keep organic growth in core segments:

- focus on productive lending that supports local entrepreneurs and taxi drivers
- launch multiple social impact products targeted at decreasing unemployment
- build a strong vehicle fleet management infrastructure

Processes

Further digitalization across organization:

- further automation of loan issuances and underwriting processes for seamless customer experience and efficient resource allocation
- further development of sales channels:
 - launch of car portal v3 across all vehicle finance markets
 - upgrade partners [POS / Dealerships] sales tools

Capital management

- continuous improvement in financial covenants – ICR and Capitalization Ratio
- explore routes for attracting outside equity

Social Impact

- implementation of strategic ESG management system in collaboration with the leading Baltic sustainability consultant
- development of long-term goal system based on stakeholders' survey and materiality analysis
- regular annual non-financial reporting process in place

²Maintain similar product mix with ¾ of secured portfolio and up to ¼ of unsecured portfolio.