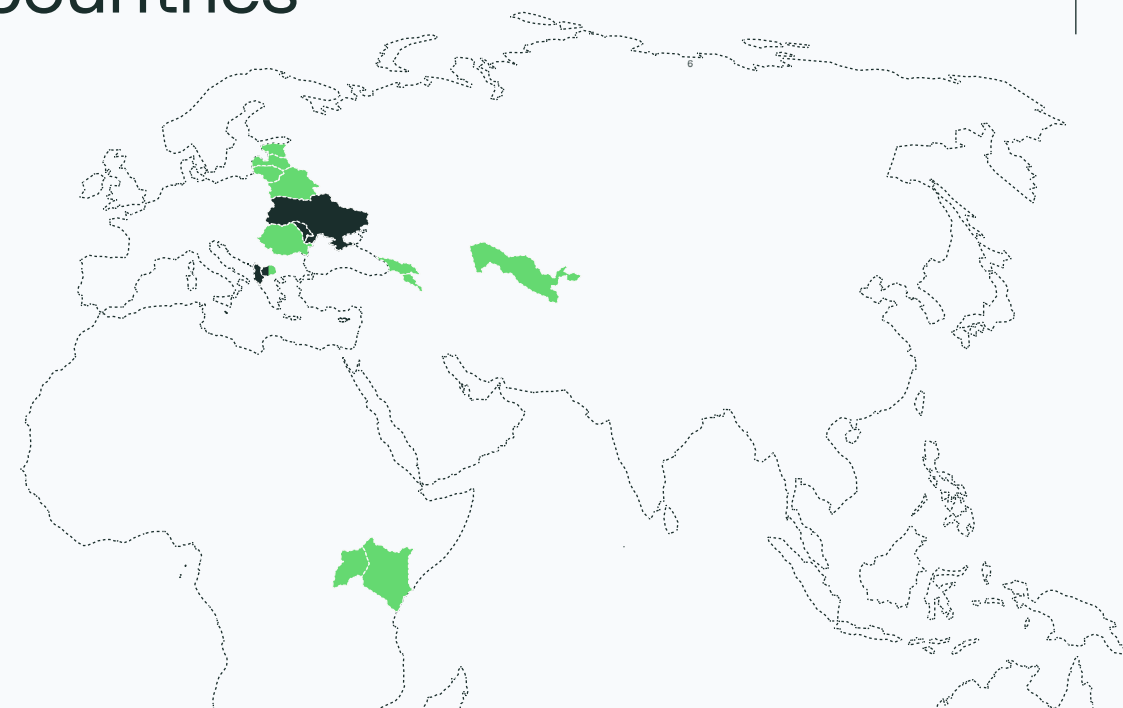


## Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

### 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

EUR 1 115 000 000+

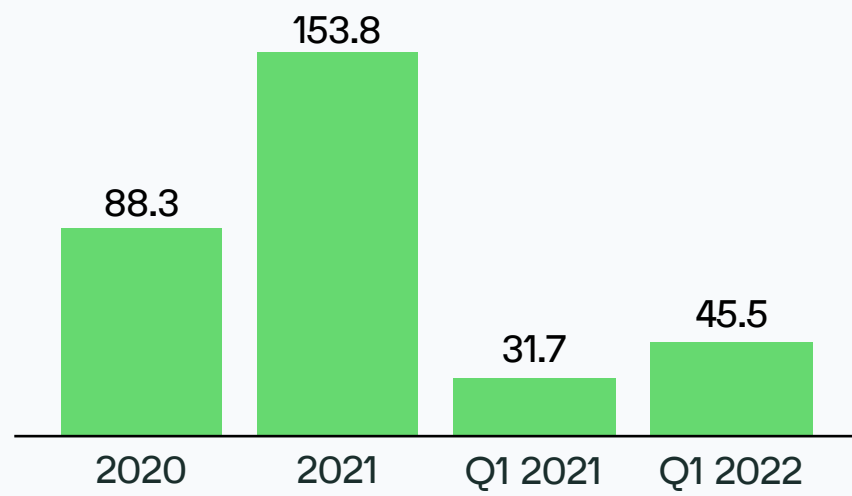
loans issued  
since inception

2 600+

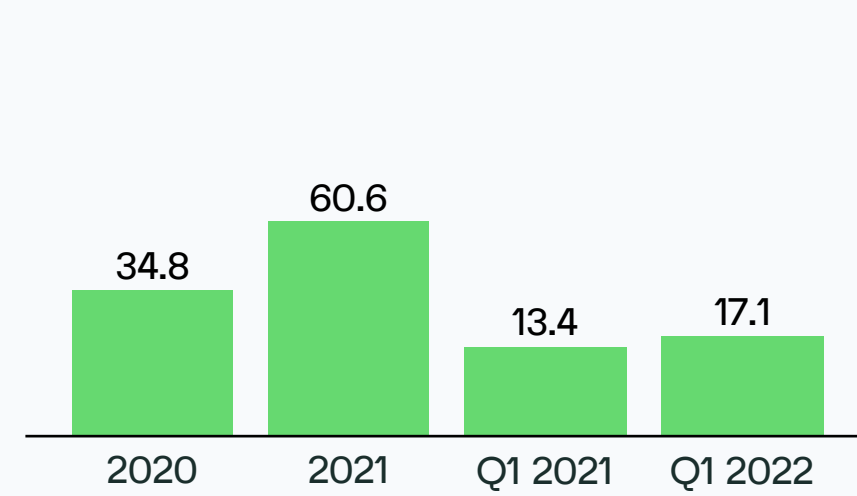
employees



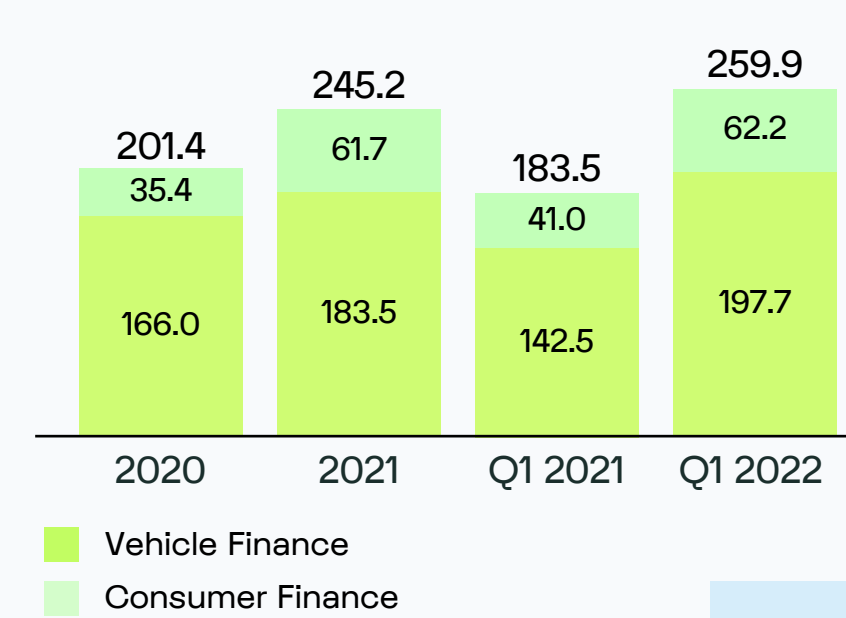
## REVENUE, mln EUR



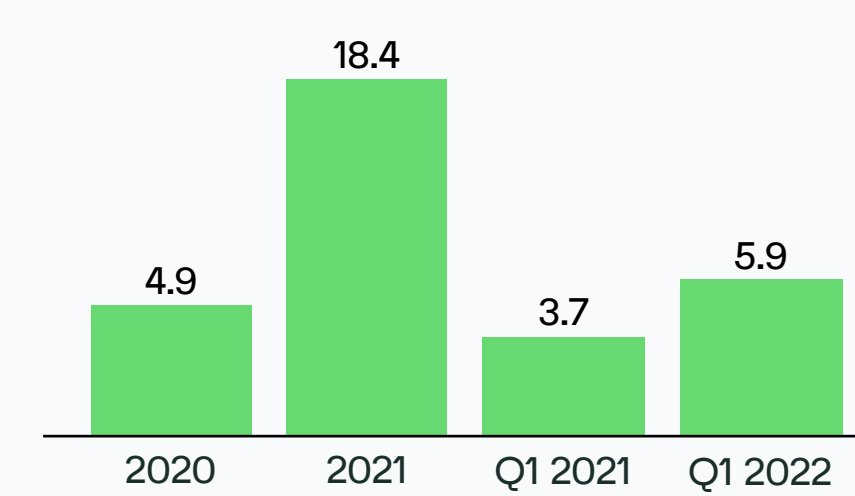
## EBITDA, mln EUR



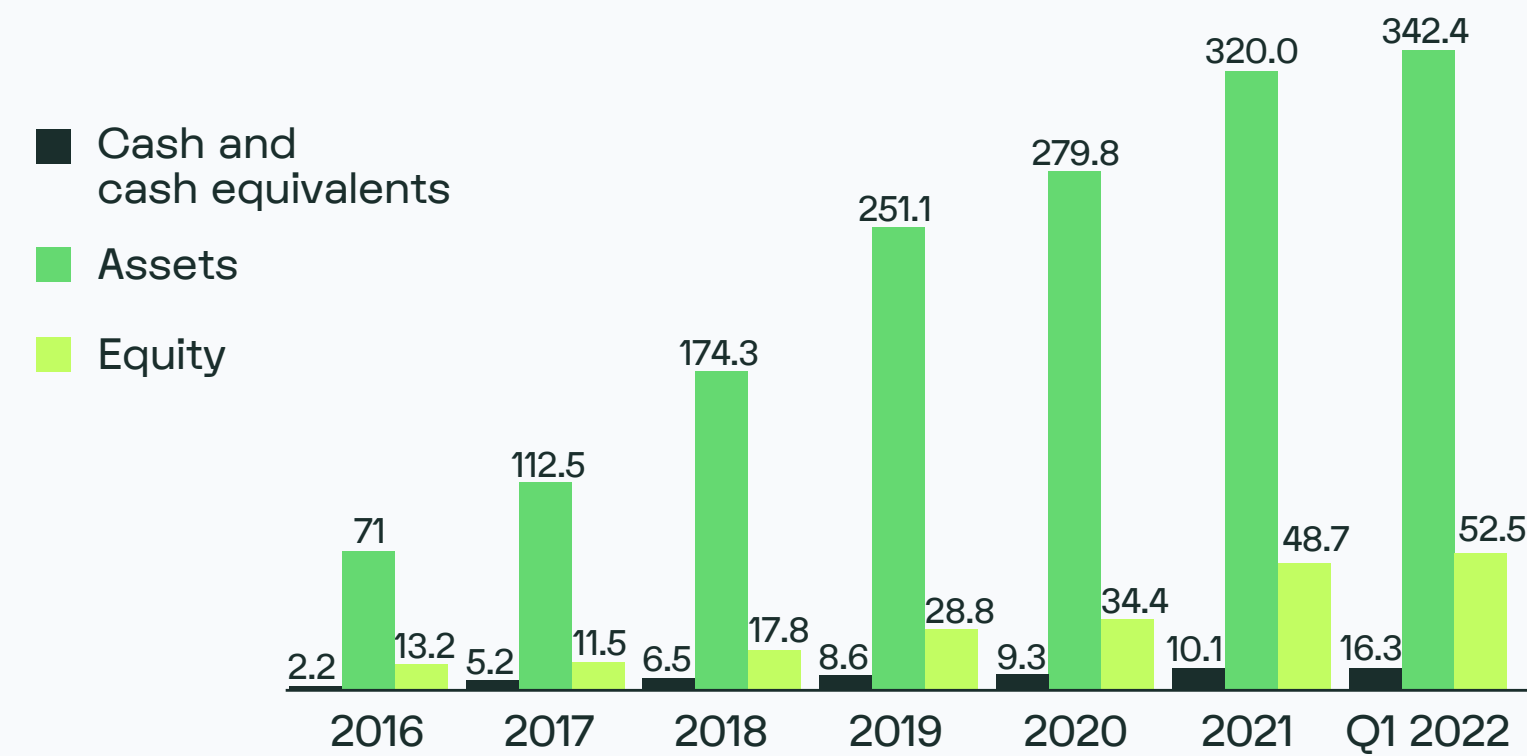
## Net Portfolio, mln EUR



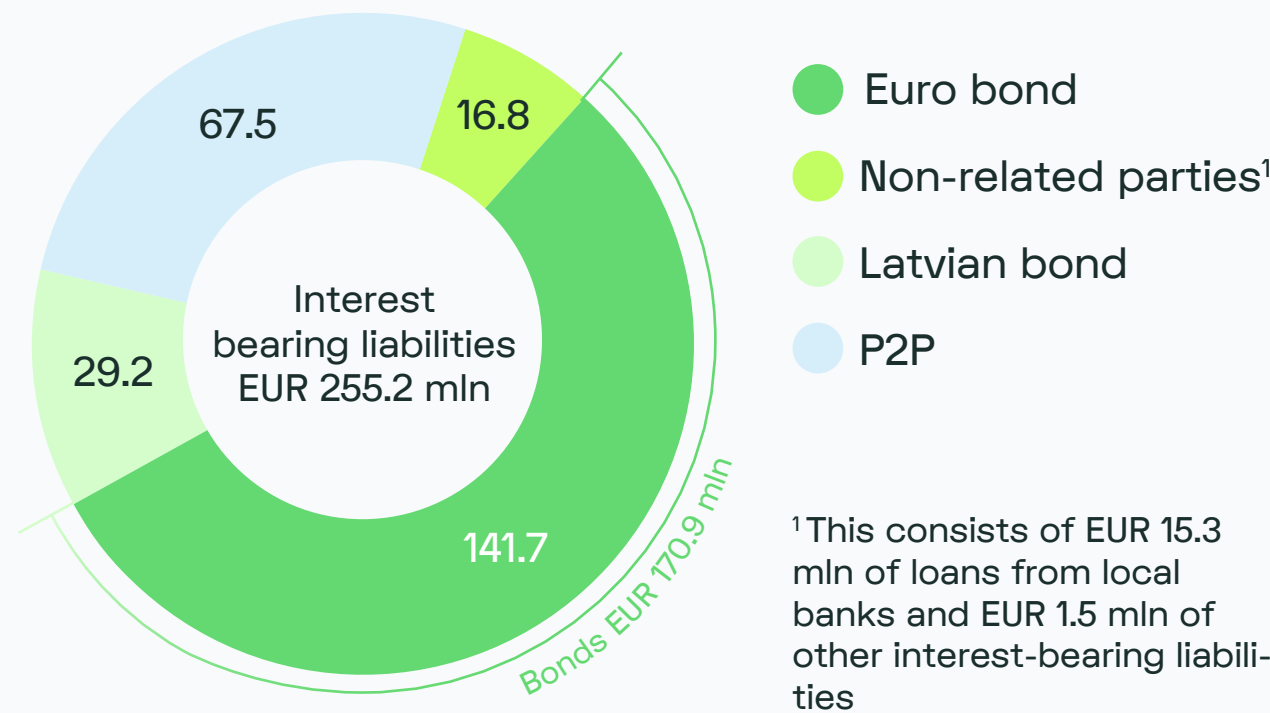
## Net Profit before FX effect, mln EUR



## Assets and Equity, mln EUR



## Liabilities, mln EUR



## Bonds:

### EUR 30 mln

Mogo Latvia bonds on Nasdaq Riga  
ISIN code LV0000802452 →

### EUR 150 mln

Eleving Group bonds on Frankfurt Stock Exchange  
ISIN code XS2393240887 →

### EUR 25 mln

Eleving Group subordinated bonds  
ISIN code XS2427362491 →

Our Peer-to-peer lending platform Mintos:

[Visit Mintos](#) →

## Products & Services

**mogo**  
Vehicle leasing for pre-owned cars

Maintain organic growth in existing markets

**primero**  
Premium vehicle leasing for pre-owned cars

Rollout the product across all of the Group's European markets

**RENTI**  
Rent-to-buy service for ultimate flexibility

Rollout the product across all of the Group's EU markets

**mogo** Boda loans  
Motorcycle taxi loans in emerging markets<sup>2</sup>

Maintain organic growth, with the possible launch of a new market in 2022

New: vehicle subscription services<sup>2</sup>  
All inclusive vehicle as a service product

Launch and scale new product in the Group's European markets

**Kredo.at** **INSTA FINANCE**  
**Tigo.mk** **Sebo.md**  
Consumer loan products available online and through branch networks

Shift portfolio to longer maturities and higher ticket loans to serve wider customer needs

## Processes

- Further automation of loan issuances and underwriting processes for seamless customer experience and efficient resource allocation
- Further development of sales channels:
  - Launch of updated car portal across all Vehicle Finance markets
  - Upgrade partners [POS / Dealerships] sales tools

<sup>1</sup>Kenya and Uganda

<sup>2</sup>New car subscription services launched in Latvia in 2021 Q4

## Capital management

- Continuous improvement in financial covenants— Interest Capitalization ratio [ICR], Net leverage ratio and Capitalization ratio and target rating upgrade
- Explore routes for attracting outside equity
- Significantly decrease exposure in Ukraine and Belarus

## Social Impact

- Development of financial literacy program for Group's markets
- Further development of vehicle finance business line to increase mobility and economic inclusion in less developed regions
- Promotion of green vehicle financing with the aim of reducing CO2 intensity of company's funded fleet
- Implementation of Equality, Inclusion, and Non-Discrimination policy