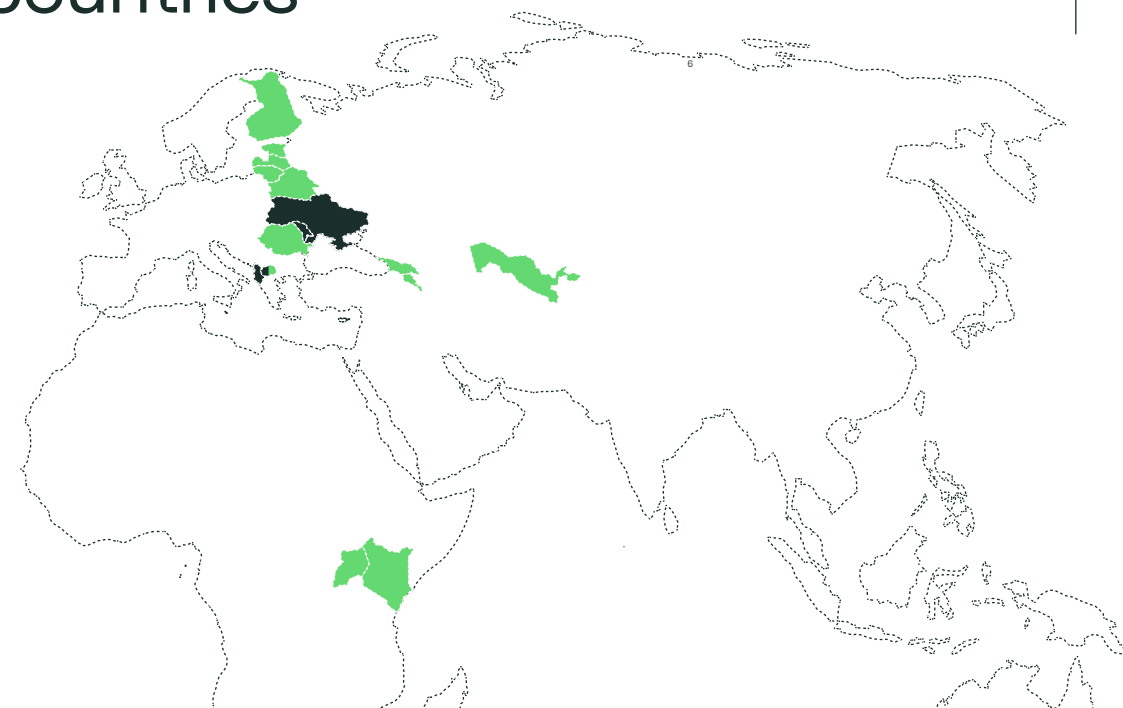


Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

Global reach

Eleving Group is an international & fast-growing Financial Technology company with a vast reach across the globe. Operating in 3 continents, and 15 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 500 000 loyal customers

500 000+

customers
around the world

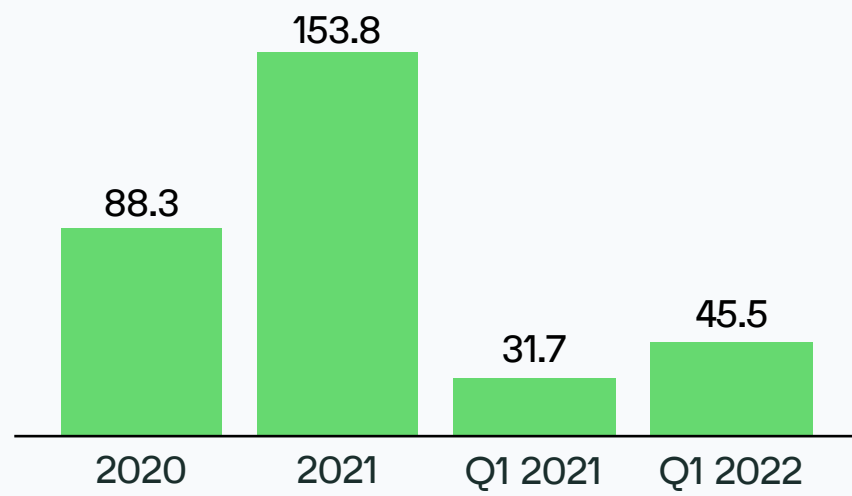
EUR 1 115 000 000+

loans issued
since inception

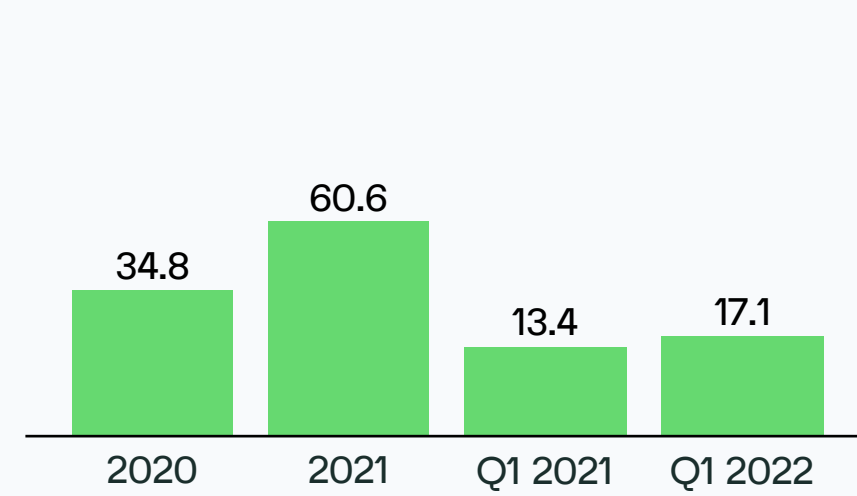
2 600+

employees

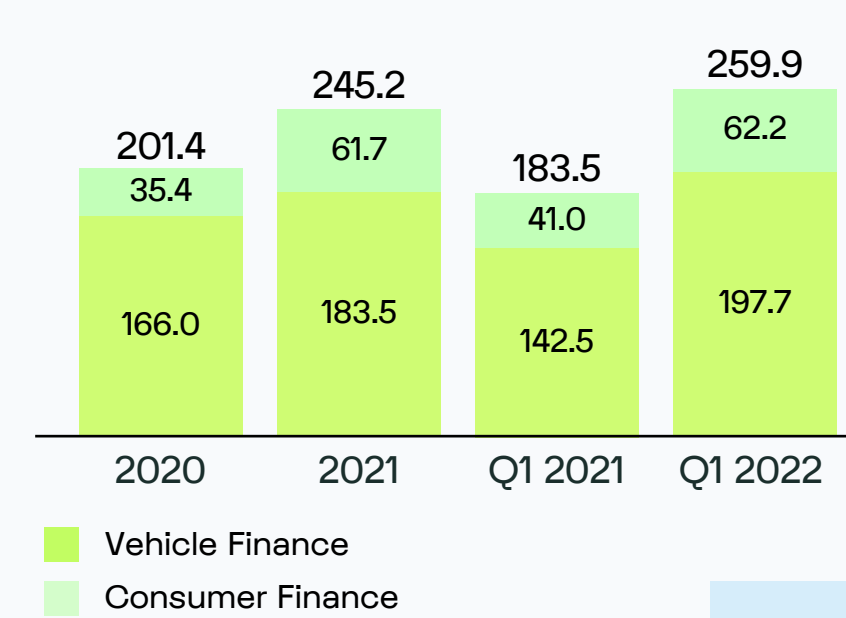
REVENUE, mln EUR



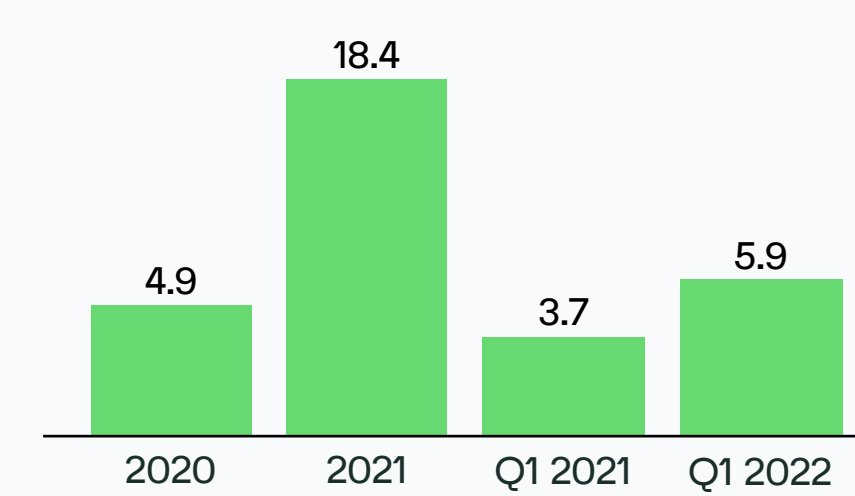
EBITDA, mln EUR



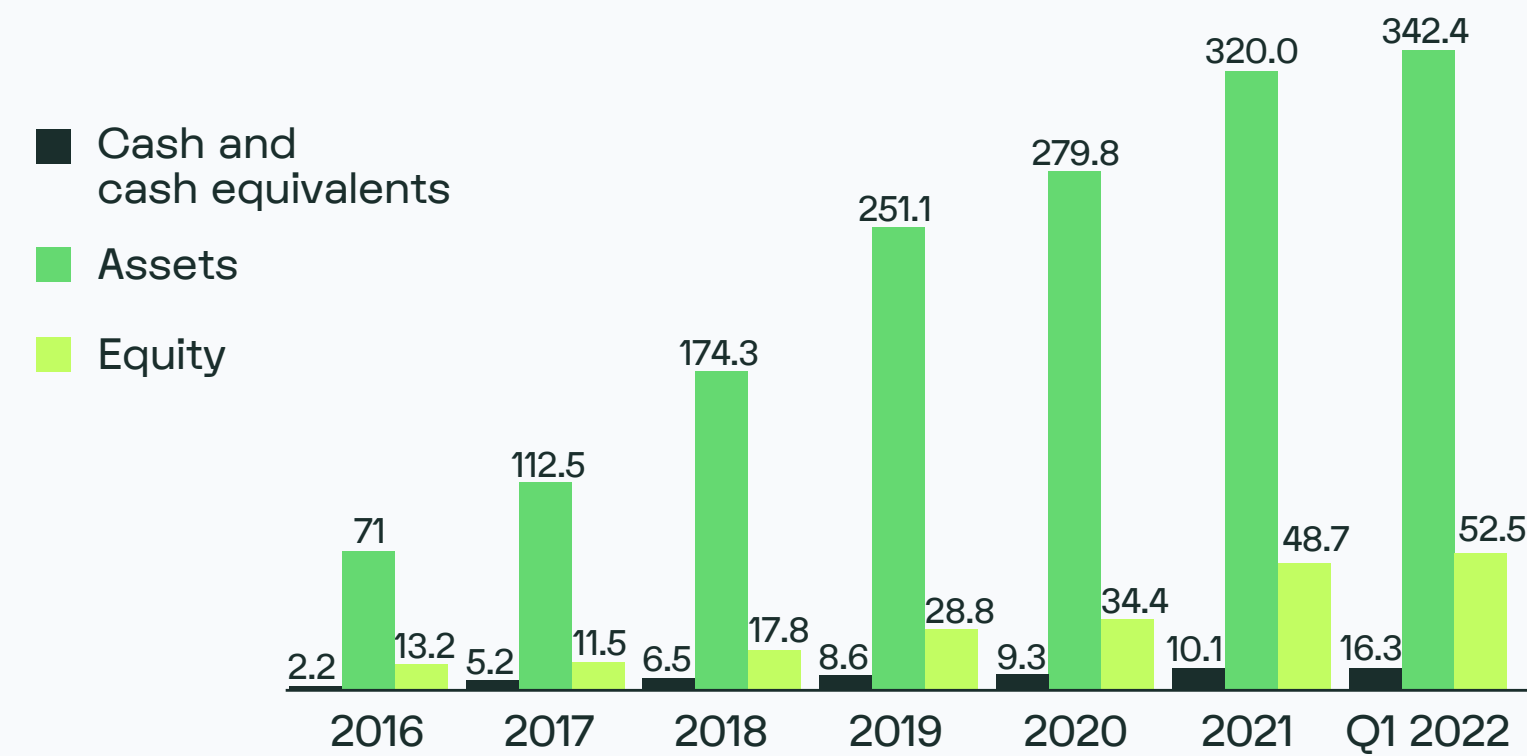
Net Portfolio, mln EUR



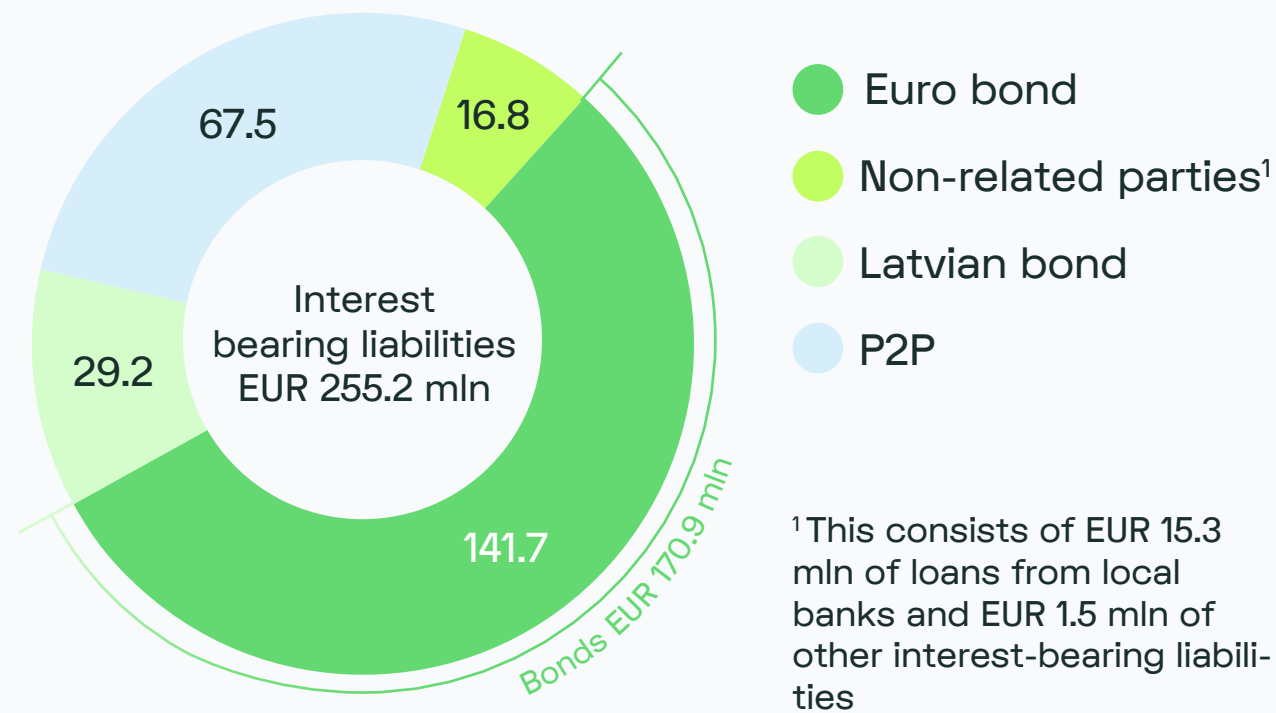
Net Profit before FX effect, mln EUR



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

Vehicle leasing for pre-owned cars

Premium vehicle leasing for pre-owned cars

Rent-to-buy service for ultimate flexibility

Boda loans
Motorcycle taxi loans in emerging markets²

New: vehicle subscription services²
All inclusive vehicle as a service product

Consumer loan products available online and through branch networks

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

¹Kenya and Uganda

²New 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