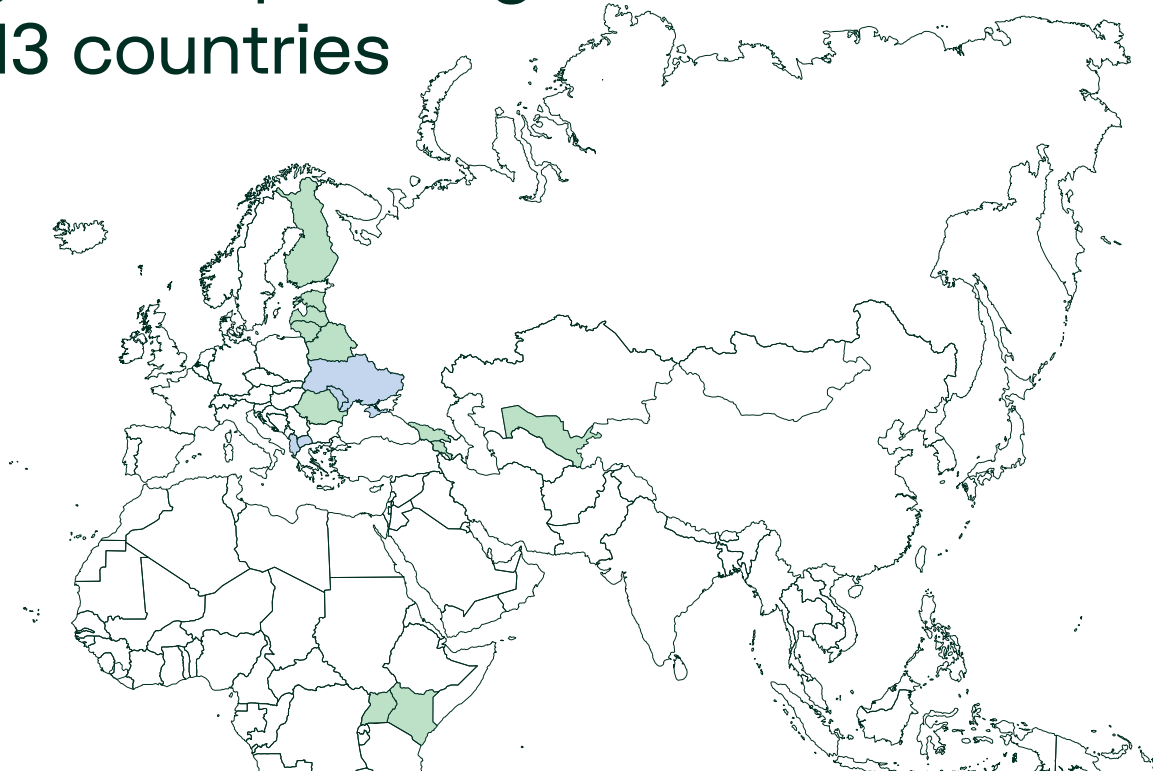


## Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

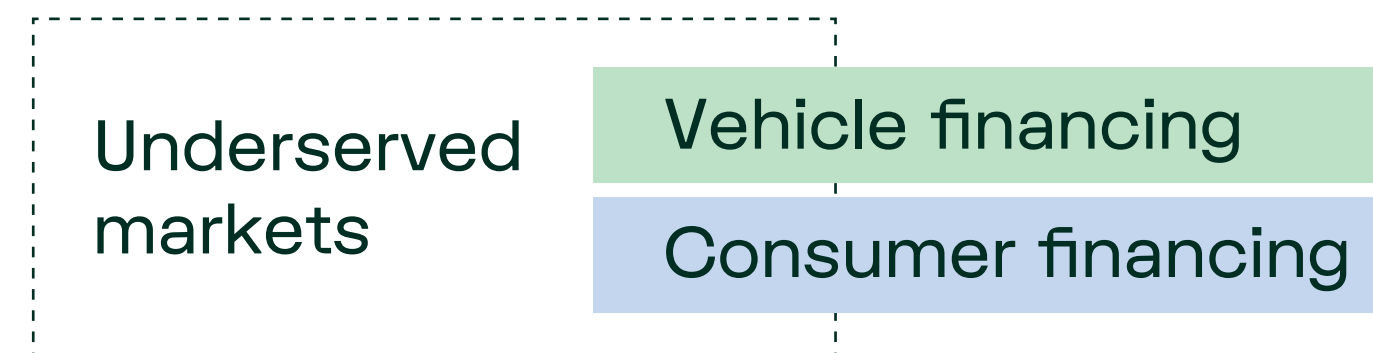
### Global reach

Eleving Group is an international & fast-growing Financial Technology company with a vast reach across the globe. Operating in 3 continents, and 13 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



### 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

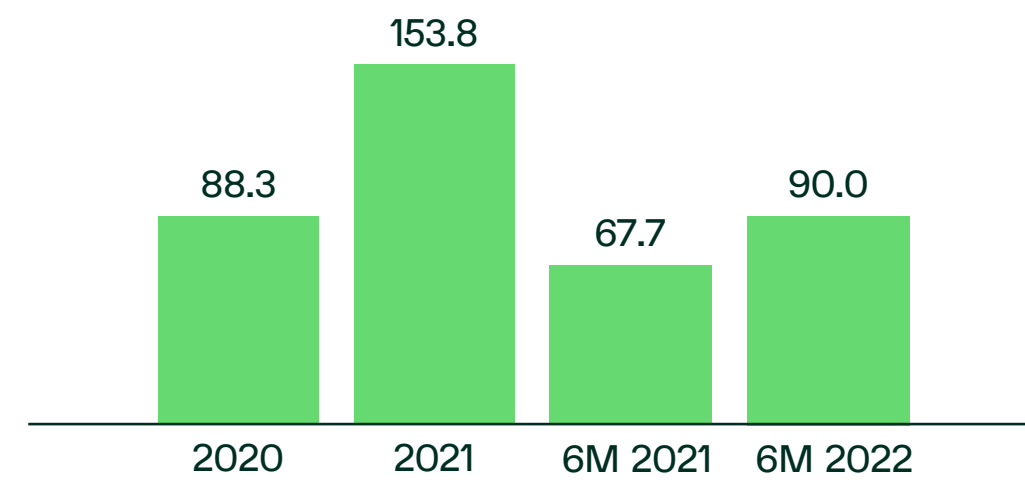
500 000+  
customers  
around the world

EUR 1 115 000 000+  
loans issued  
since inception

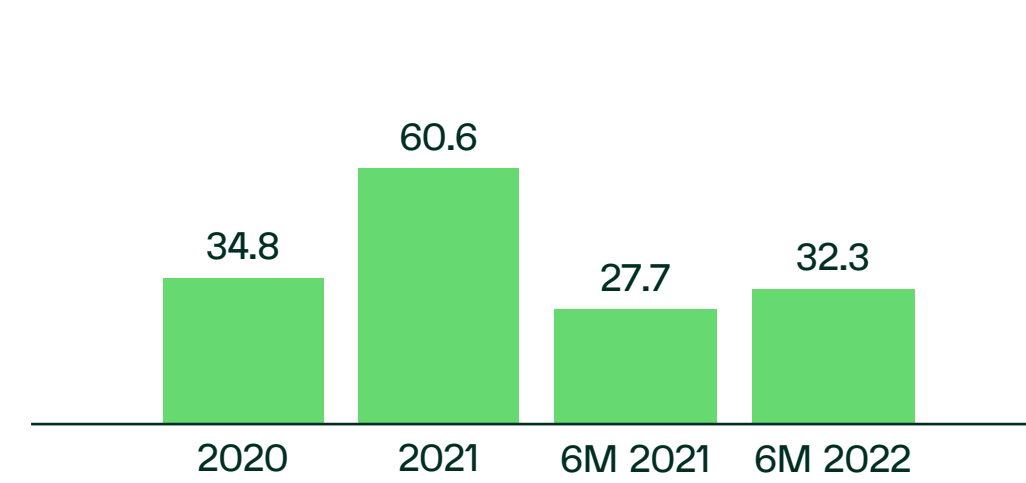
2 600+  
employees



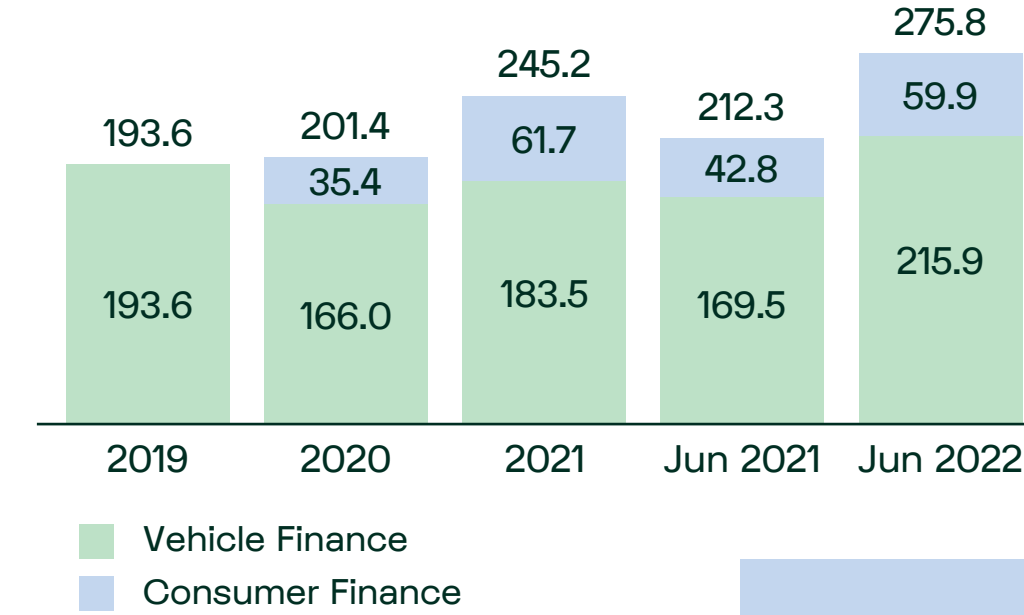
## REVENUE, mln EUR



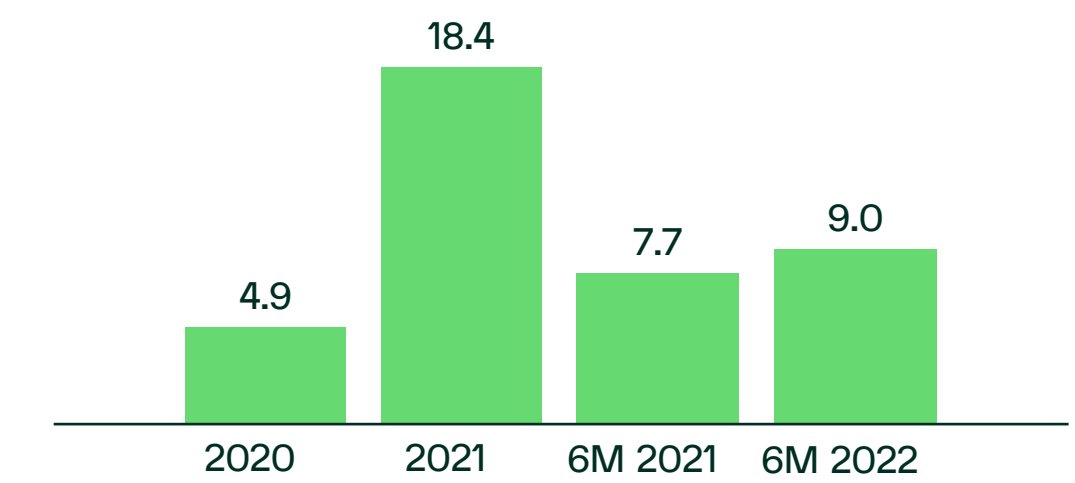
## EBITDA, mln EUR



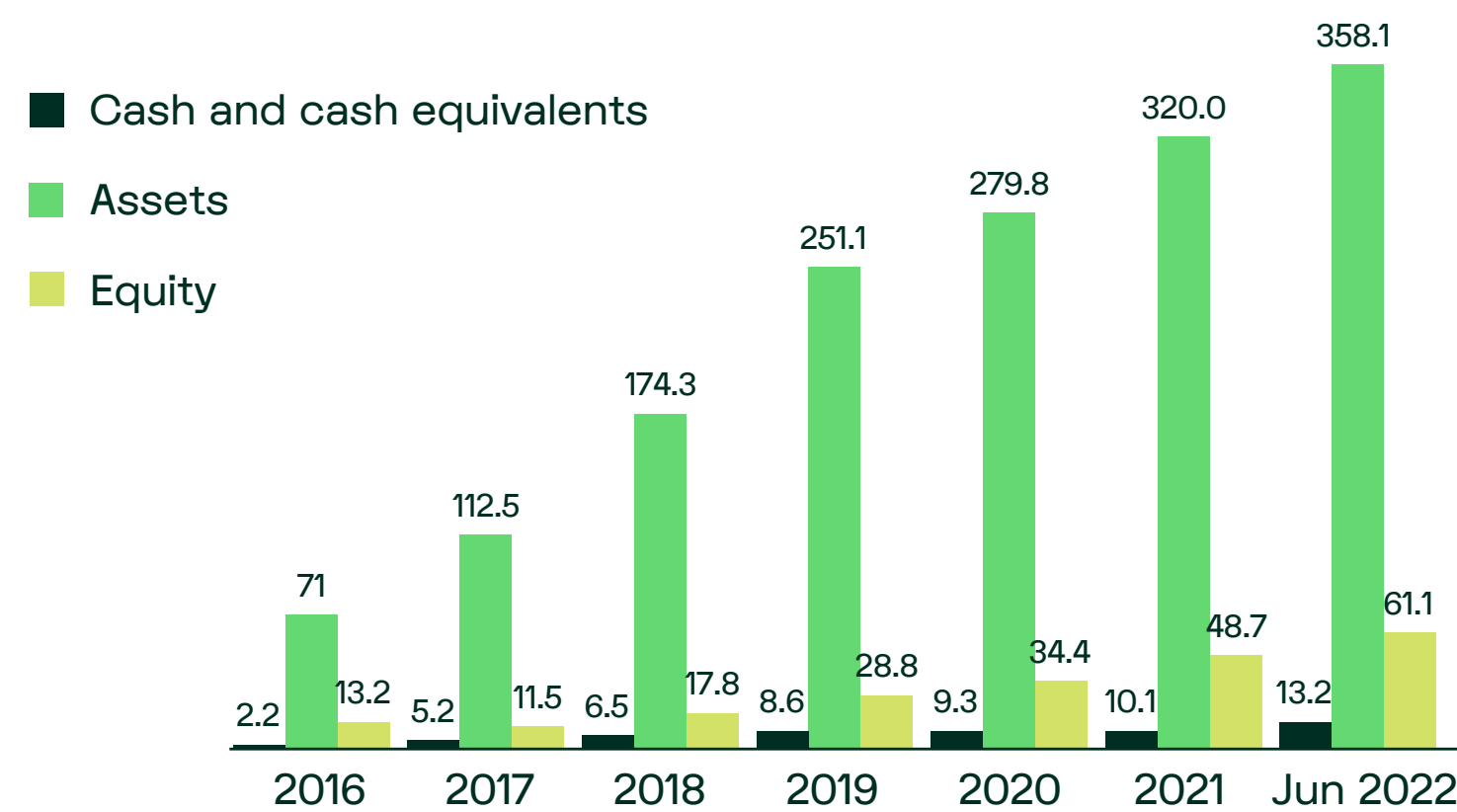
## Net Portfolio, mln EUR



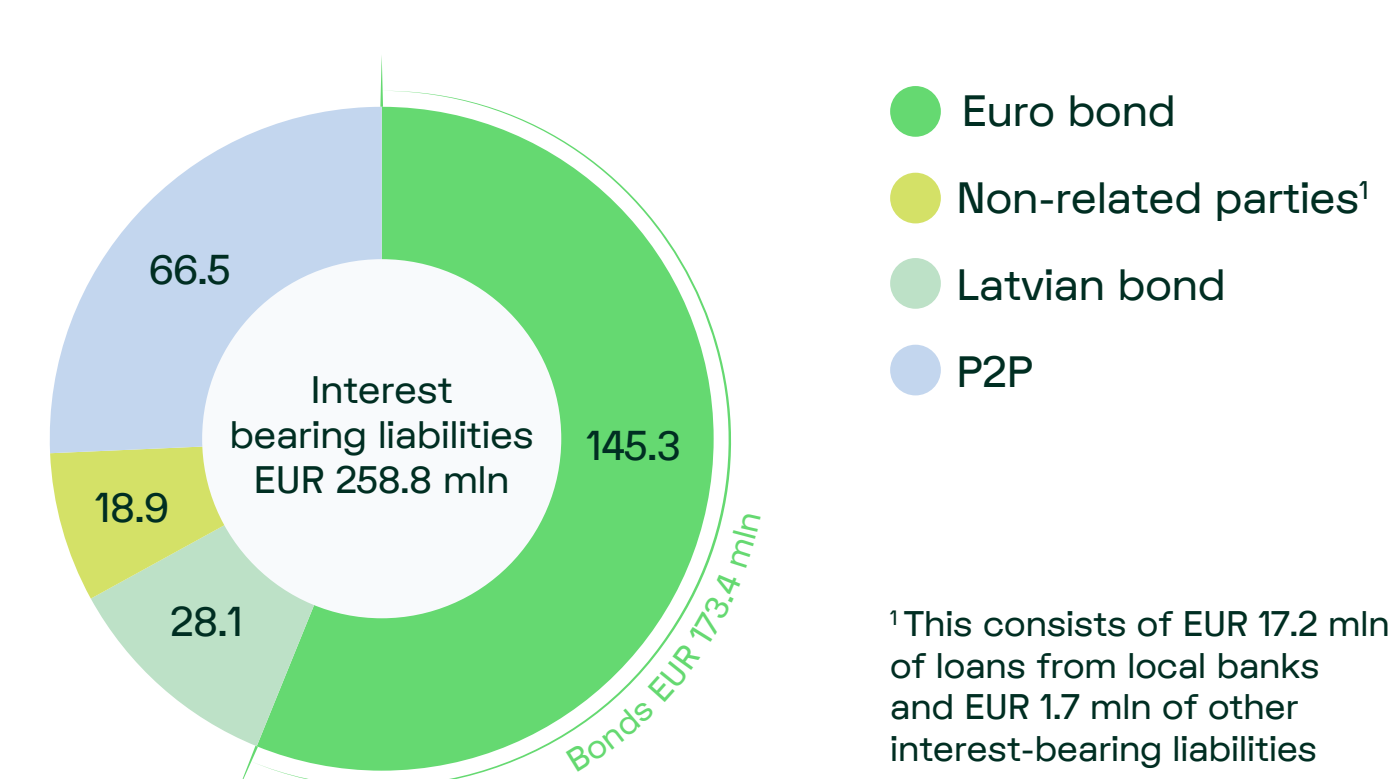
## Net profit before FX effect, mln EUR



## 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 Maintain organic growth in existing markets, issuances in Finland on short-term pause, Belarus operations on-hold	Motorcycle taxi loans in emerging markets <sup>1</sup> Maintain organic growth in existing markets, with expansion plans on short-term pause
Premium vehicle leasing for pre-owned cars Maintain organic growth in existing markets, with the further rollout of the product to other markets on short-term pause	New: electric car sharing product <sup>2</sup> Launch and scale of a new product in the Latvian market
Rent-to-buy & subscription services for ultimate flexibility Maintain organic growth in existing markets, with the further rollout of the product to other markets on short-term pause	Consumer loan products available online and through branch networks Shift portfolio to longer maturities and higher ticket loans to serve wider customer needs, portfolio run down in Ukraine

## Processes

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

## 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 a financial literacy program for the Group's markets by the mid Q4 2022
- Definition of a clear Code of Business Conduct and Ethics to serve as a guideline for all subsidiaries in business-related processes
- Implementation of a re-onboarding program for employees returning from maternity leave

<sup>1</sup>Kenya and Uganda, <sup>2</sup>New electric car sharing services launched in Latvia in July 2022.

# Eleving Group's product universe

