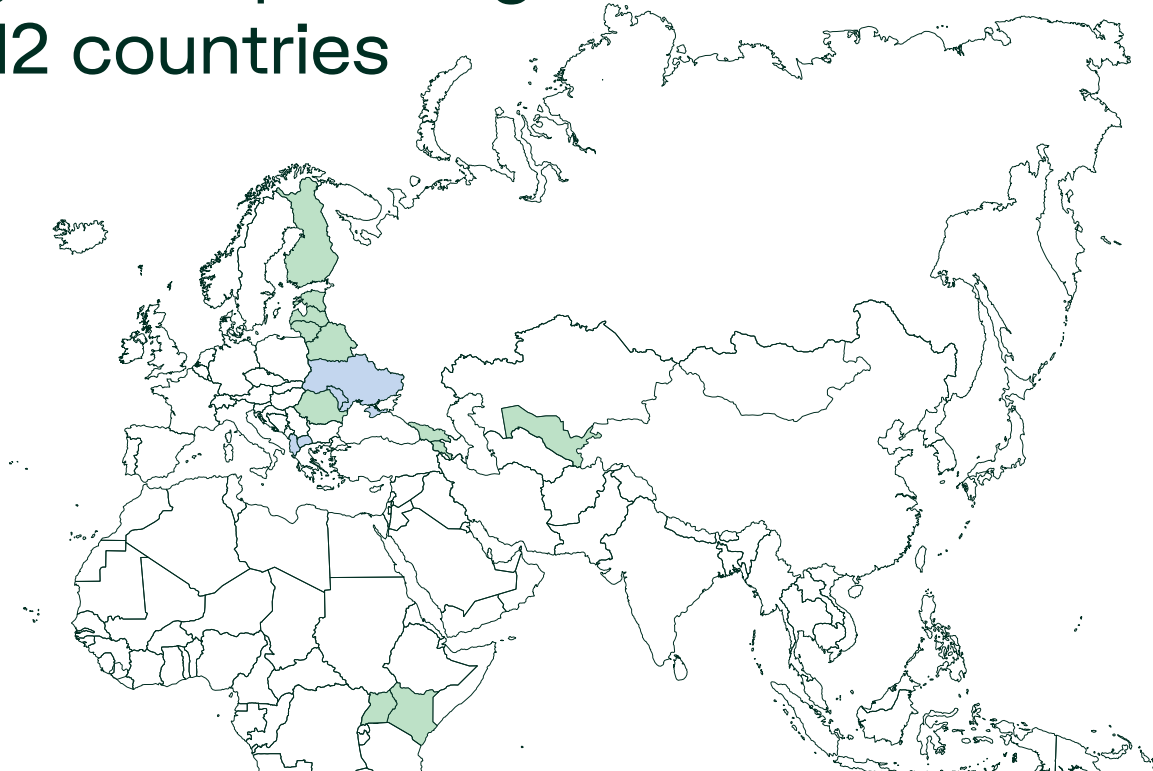


Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

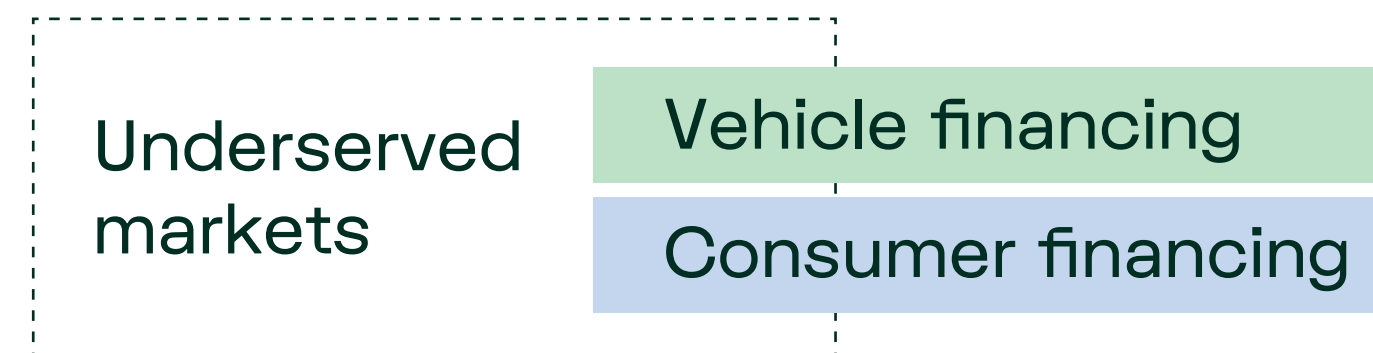
Global reach

Eleving Group is an international & fast-growing Financial Technology company with a vast reach across the globe. Operating in 3 continents, and 12 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

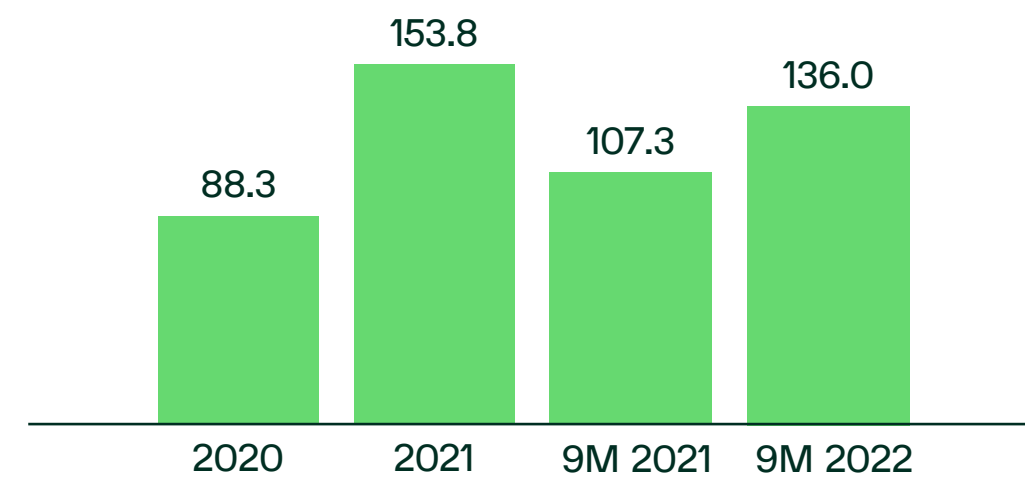
The consistent pursuit of growth has turned us into a strong, global player of the financial services industry, earning us a spot among the Top 1000 fastest growing companies in Europe, more than 2 650 employees, and 330 000 active loyal customers

330 000+
customers
around the world

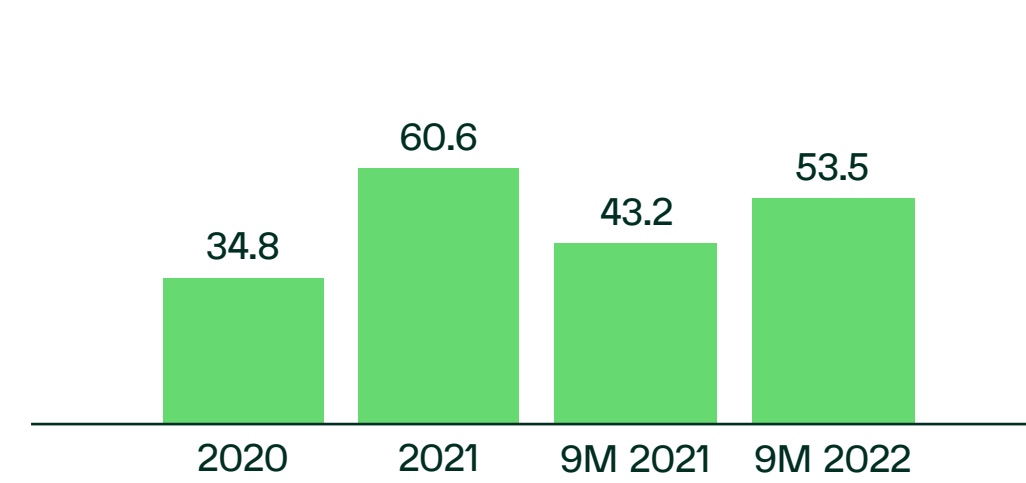
EUR 1 115 000 000+
loans issued
since inception

2 650+
employees

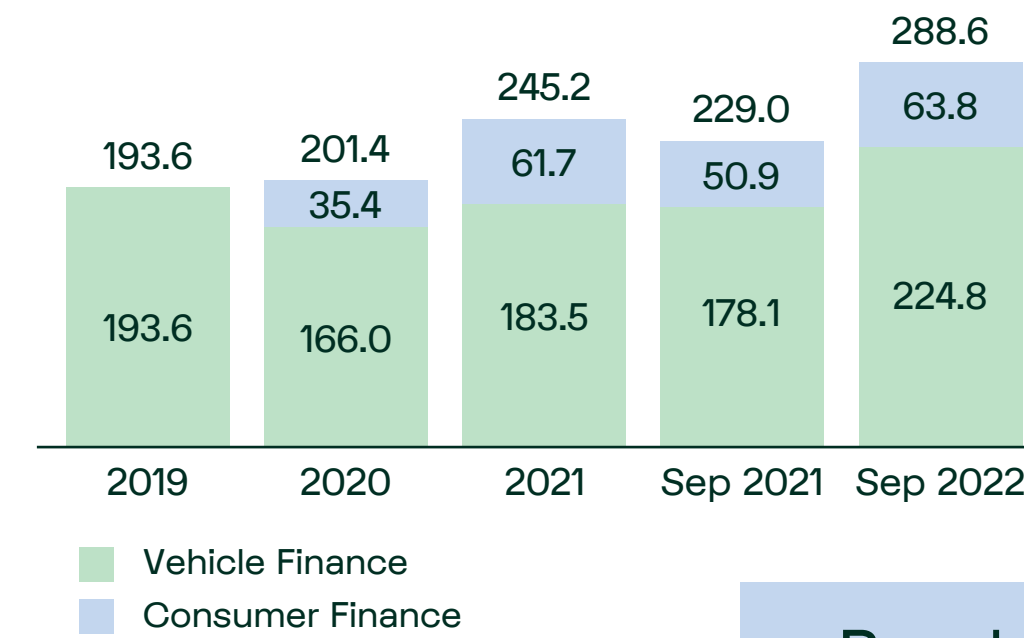
REVENUE, mln EUR



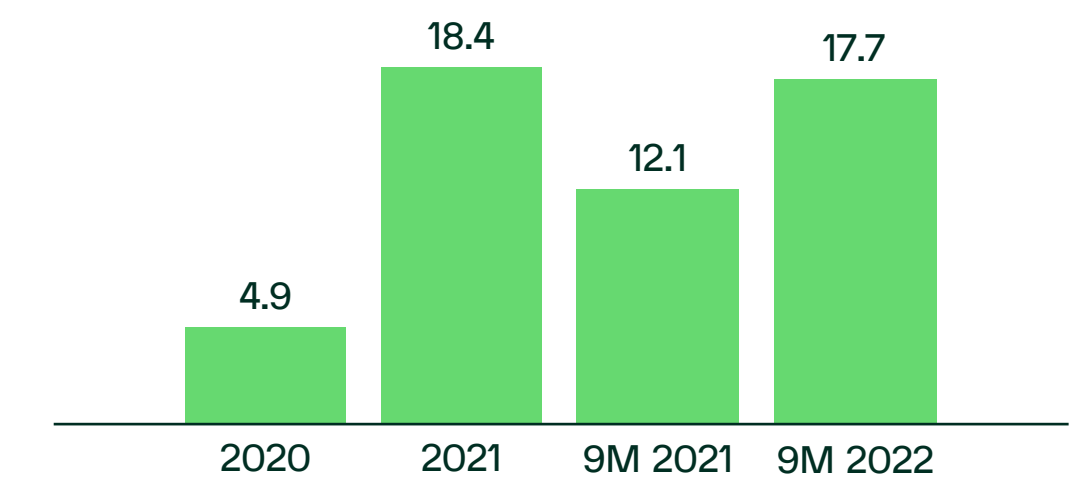
EBITDA, mln EUR



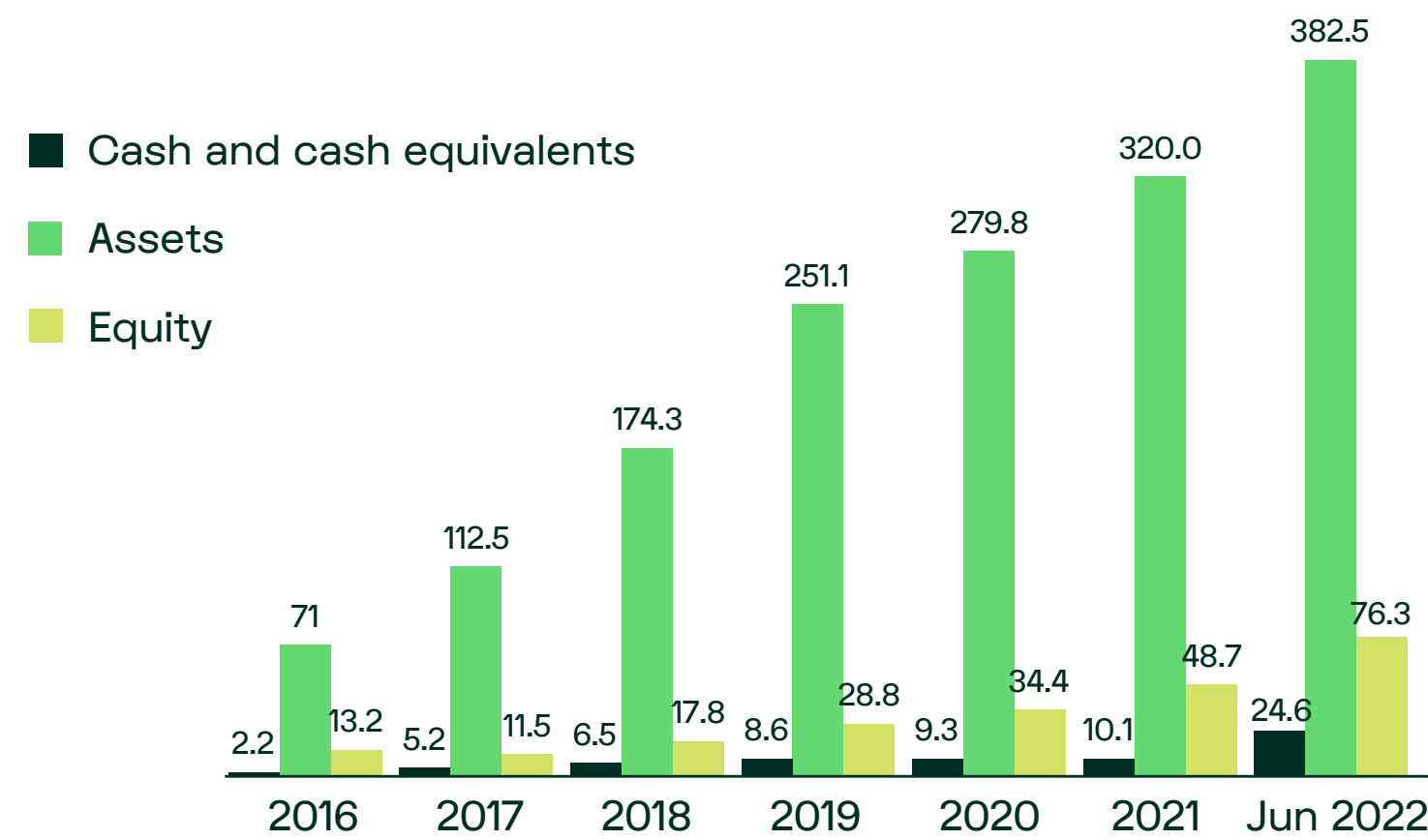
Net Portfolio, mln EUR



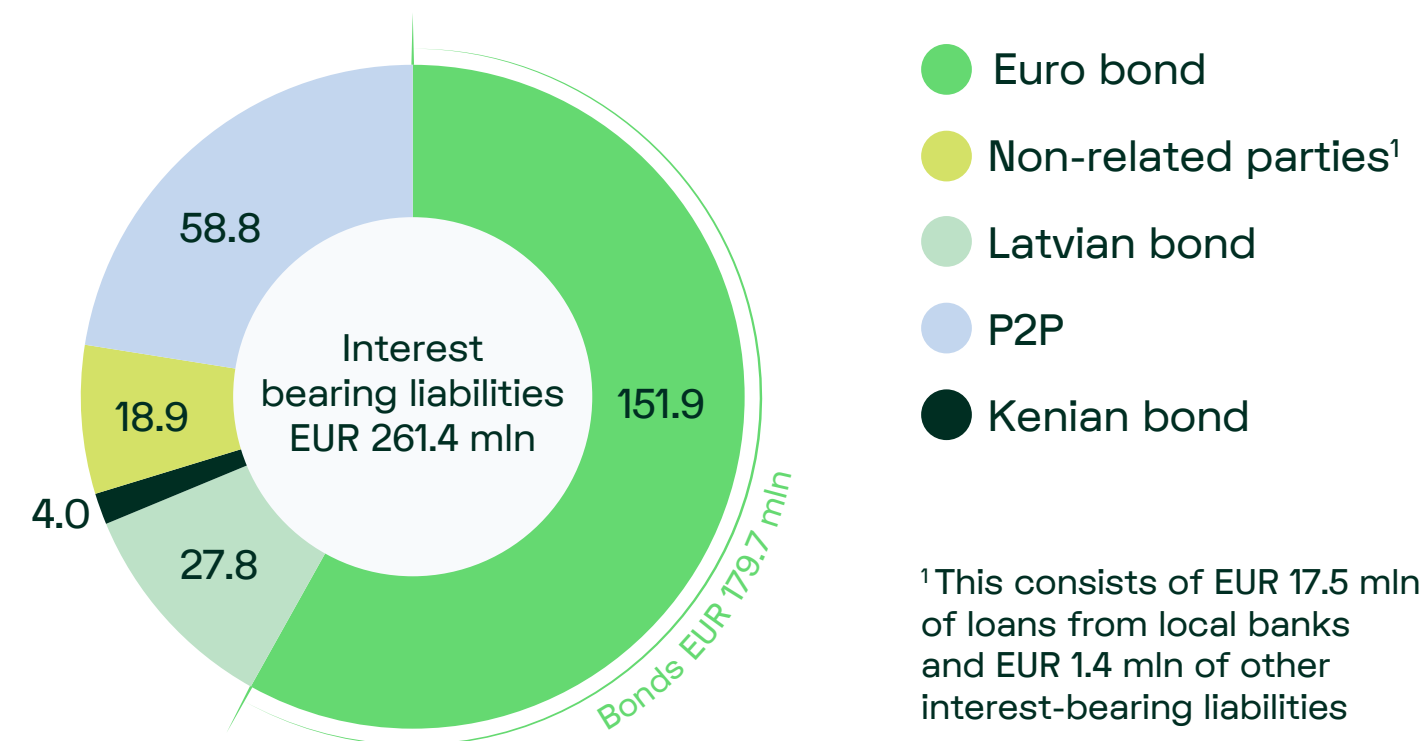
Net profit before FX effect, mln EUR



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 the existing markets	Premium vehicle leasing for pre-owned cars Maintain organic growth in the existing markets	Boda loans Motorcycle taxi loans in emerging markets ¹ Maintain organic growth in the existing markets	Maintain organic growth in the existing markets
Rent-to-buy & subscription services for ultimate flexibility Maintain organic growth in the existing markets	Consumer loan products available online and through branch networks Scale the new product in Latvia		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 focus on cost optimization initiatives
- Continued development of sales channels

Capital management

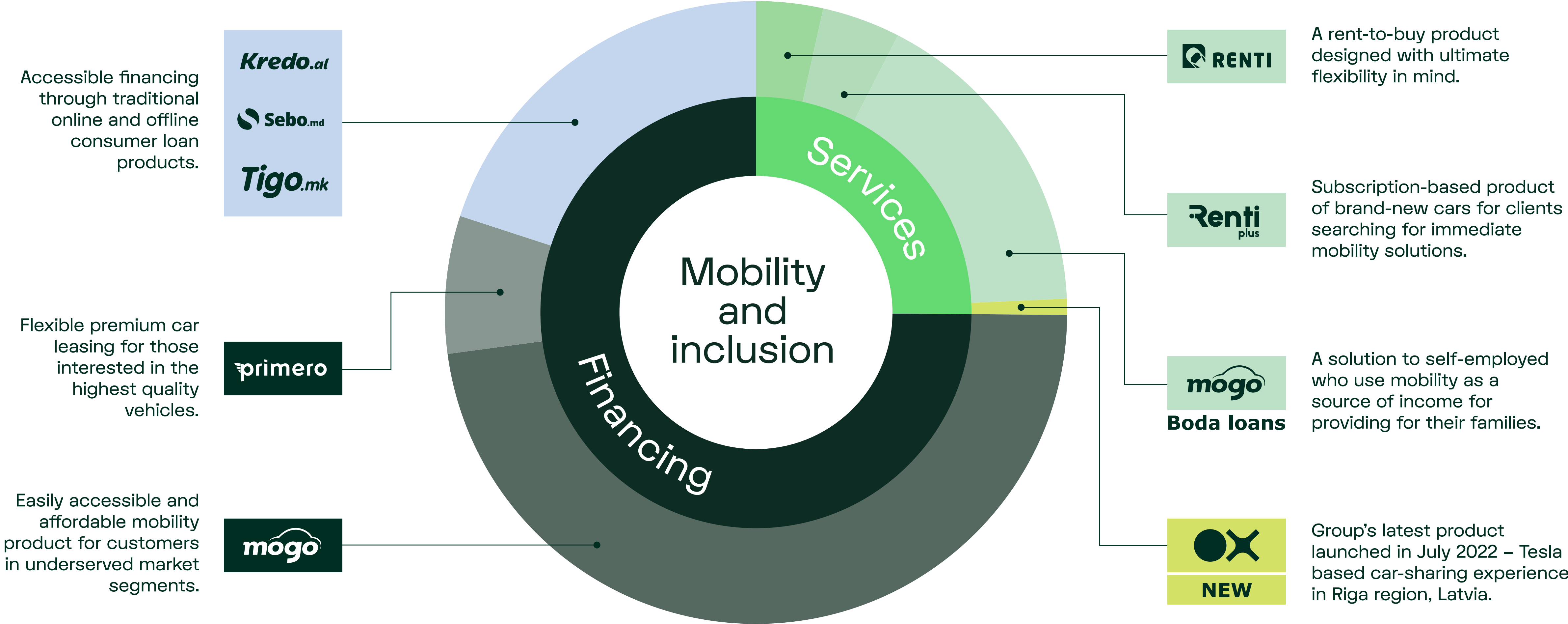
- Continuous improvement in financial covenants – Interest Coverage ratio [ICR], Net leverage ratio and Capitalization ratio and target rating upgrade
- Explore routes for attracting outside equity
- Significantly decrease exposure in Ukraine and Belarus

Social Impact

- Development of financial literacy program for Group's markets by the mid Q4
- Definition of Code of Business Conduct and Ethics to serve as a guideline for all subsidiaries in business-related processes
- Further development of internal projects aimed at improving the emotional well-being and mental health of employees
- Educational measures for clients in Kenya and Uganda about financial literacy

¹Kenya and Uganda, ²Electrical car-sharing services launched in Latvia in July 2022.

Eleving Group's product universe



Financing products include traditional lease and leaseback products as well as consumer financing products that accounted for 74% of the Group's total net portfolio as at September 2022.

Services products include flexible lease and subscription-based products that accounted for 26% of the Group's total net portfolio as at September 2022.

