## Directors' statement

The undersigned Mogo Finance, a public limited liability company (societe anonyme), governed by laws of the Grand-Duchy of Luxembourg, having its registered office at 8-10 Avenue de la Gare, L-1610, Luxembourg and registered with the Luxembourg Trade and Companies Register under the number B 174457 (the "Company"),

Hereby formally and expressly declares the following:

The standalone annual report of the Company for the year ended 31 December 2019 is, to the best of Directors' knowledge, prepared in accordance with the applicable set of accounting standards and gives a true and fair view of the assets, liabilities, financial position and profit or loss of the Company

Signed on behalf of the Company on 12 June 2020 by:

Māris Kreics

Type A director

Delphine Glessinger

Type B director