

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

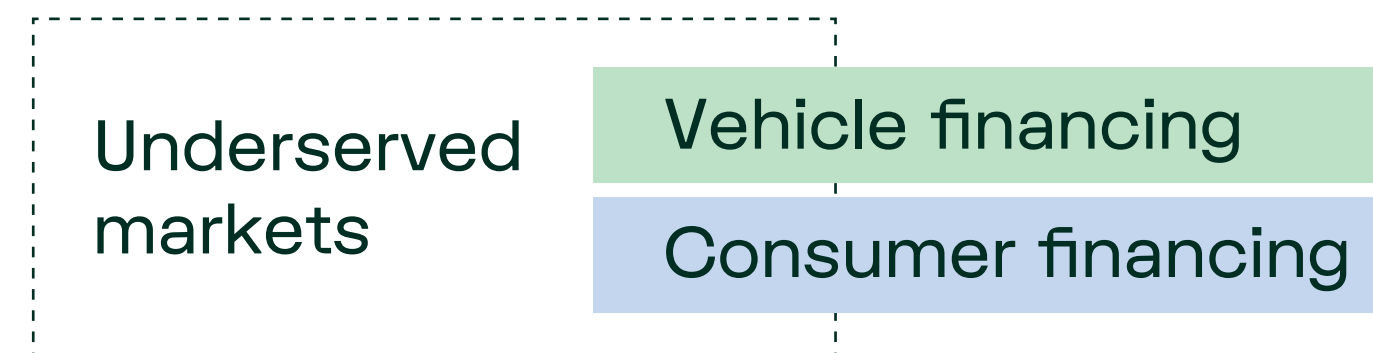
Global reach

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

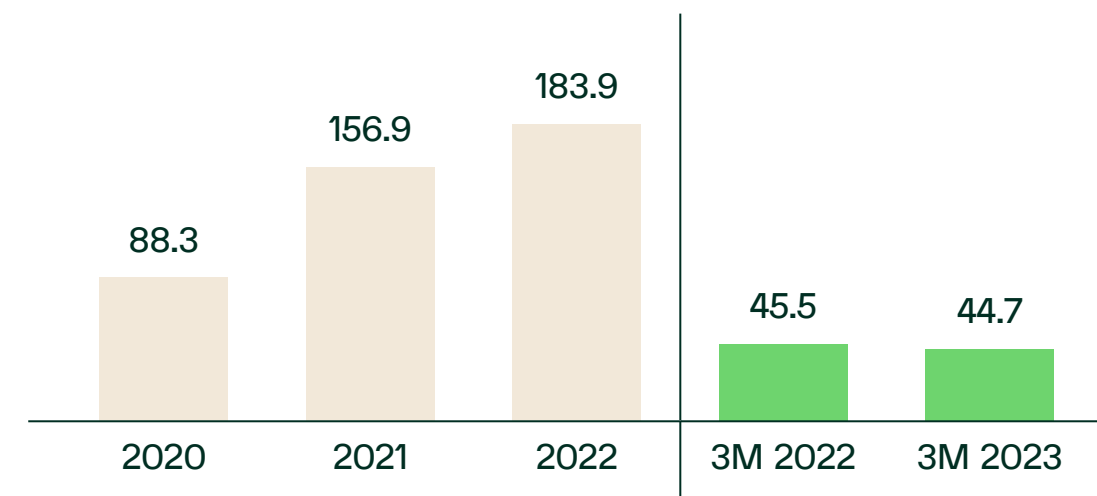
The consistent pursuit of growth has turned us into a strong, global player of the financial services industry, earning us a spot among the Top 1000 fastest growing companies in Europe, more than 2 650 employees, and 330 000 active loyal customers

266 000+
active customers
around the world

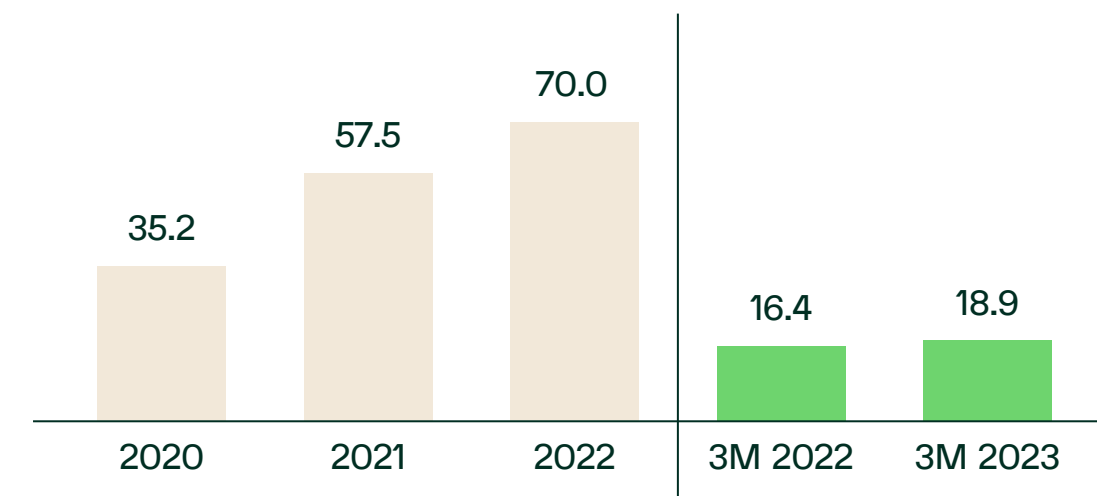
EUR 1 350 000 000+
loans issued
since inception

2 650+
employees

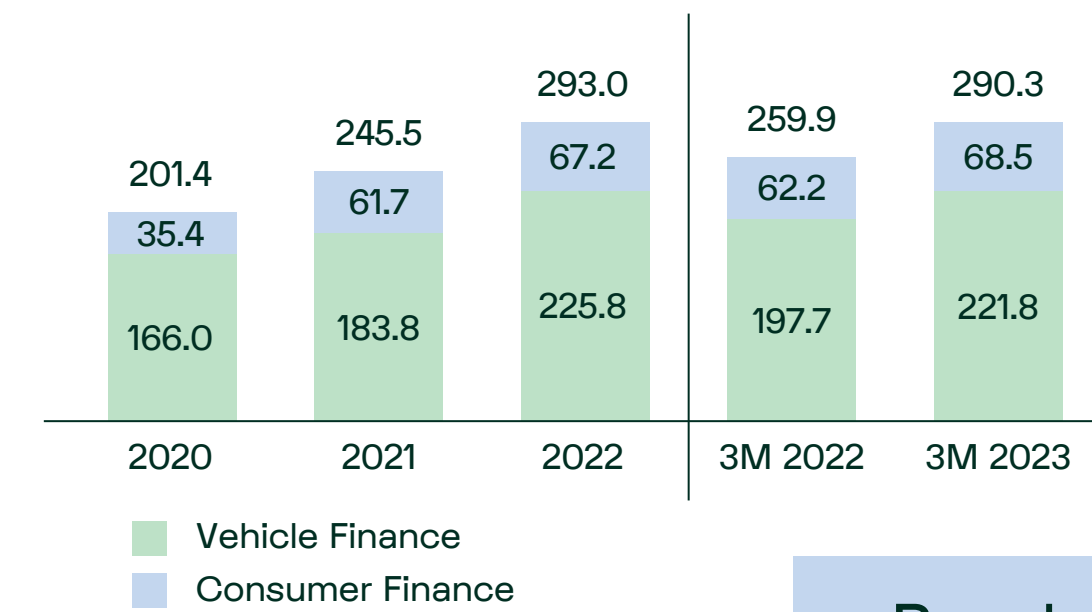
Adjusted REVENUE, mln EUR



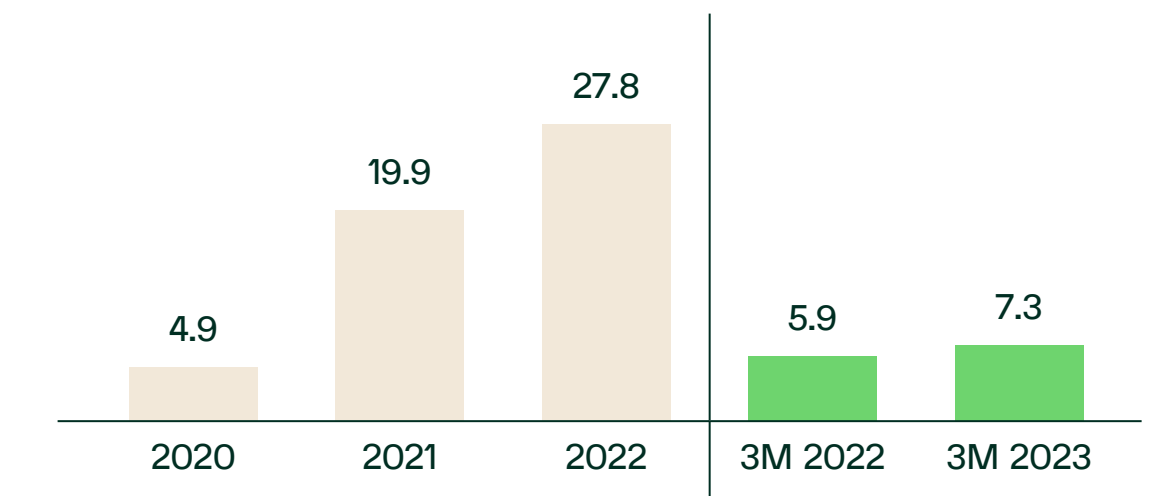
Adjusted EBITDA, mln EUR



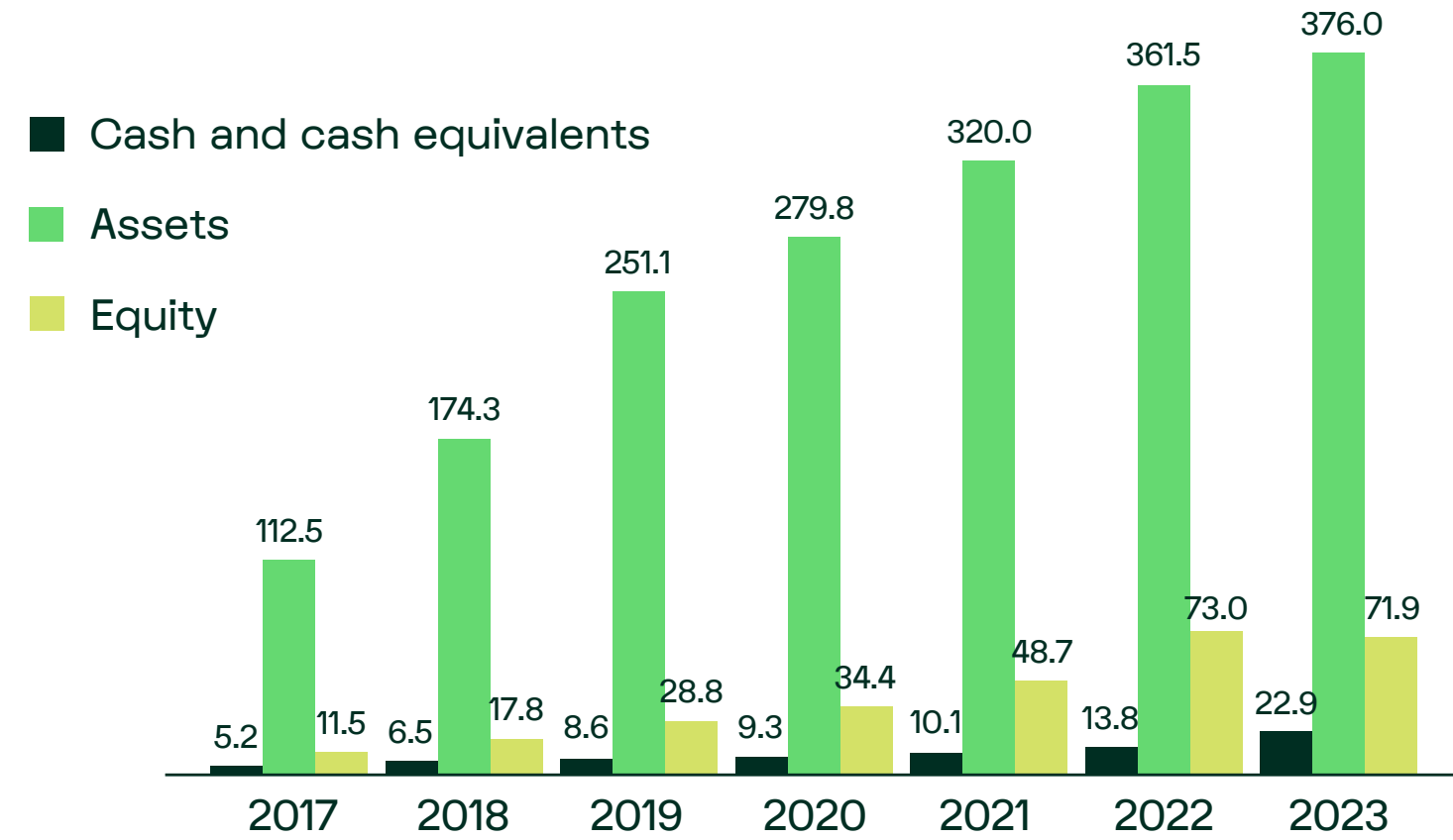
Net Portfolio, mln EUR



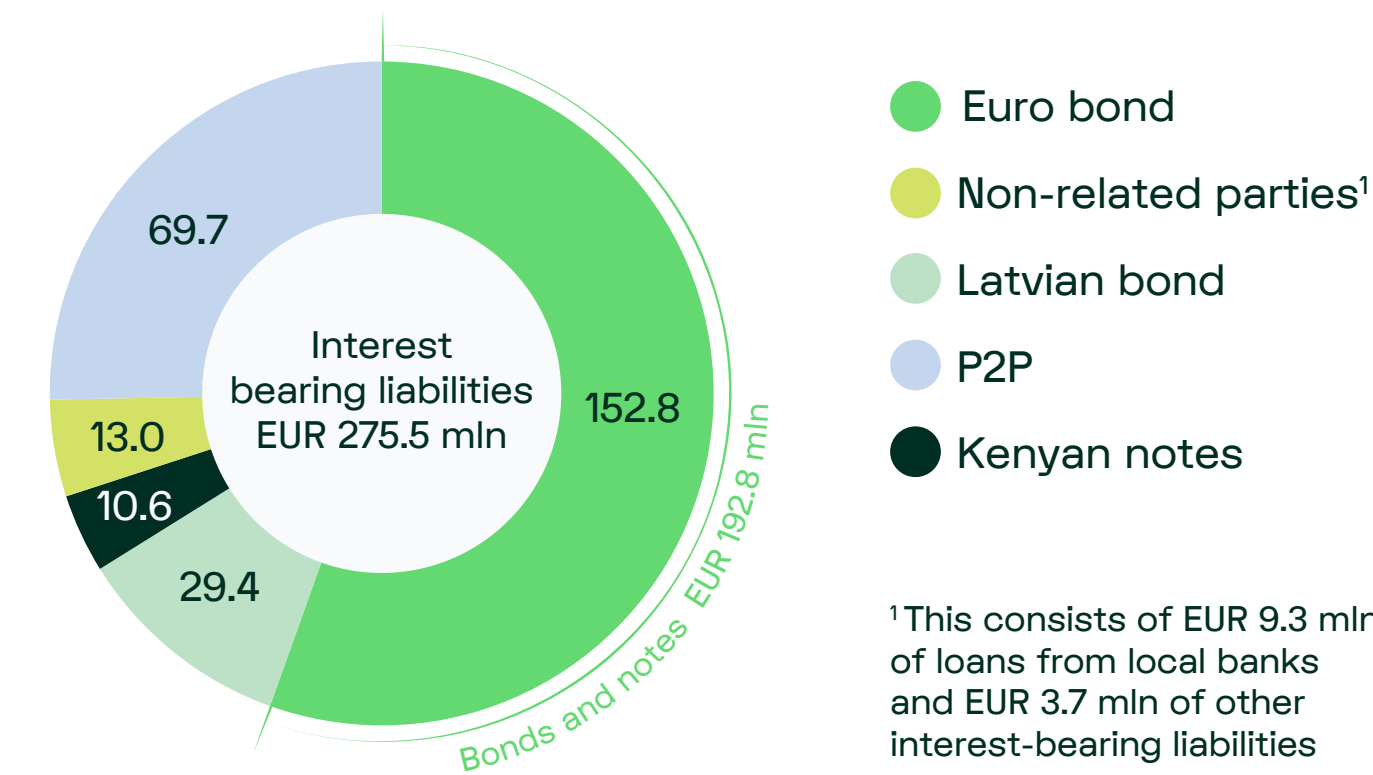
Adjusted net profit before FX effect, mln EUR



Assets and Equity, mln EUR



Liabilities, mln EUR



¹This consists of EUR 9.3 mln of loans from local banks and EUR 3.7 mln of other interest-bearing liabilities

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 the existing markets	mogo Boda loans Motorcycle taxi loans in emerging markets ¹	Maintain organic growth in the existing markets
primero Premium vehicle leasing for pre-owned cars	Maintain organic growth in the existing markets	X Electric car sharing product	Increase rental fleet and scale the product further in Latvia
RENTI Renti plus Rent-to-buy & subscription services for ultimate flexibility	Maintain controlled growth, subject to the availability of bank financing	Kredo.at Tigo.mk Sebo.md Consumer loan products available online and through branch networks	Maintain controlled growth, while focusing on profitability

Processes

- Further automation of loan issuance and underwriting processes for seamless customer experience and efficient resource allocation.
- Continued focus on cost optimization initiatives.
- Roll-out country wide motorcycle financing branch network in Kenya.

Capital management

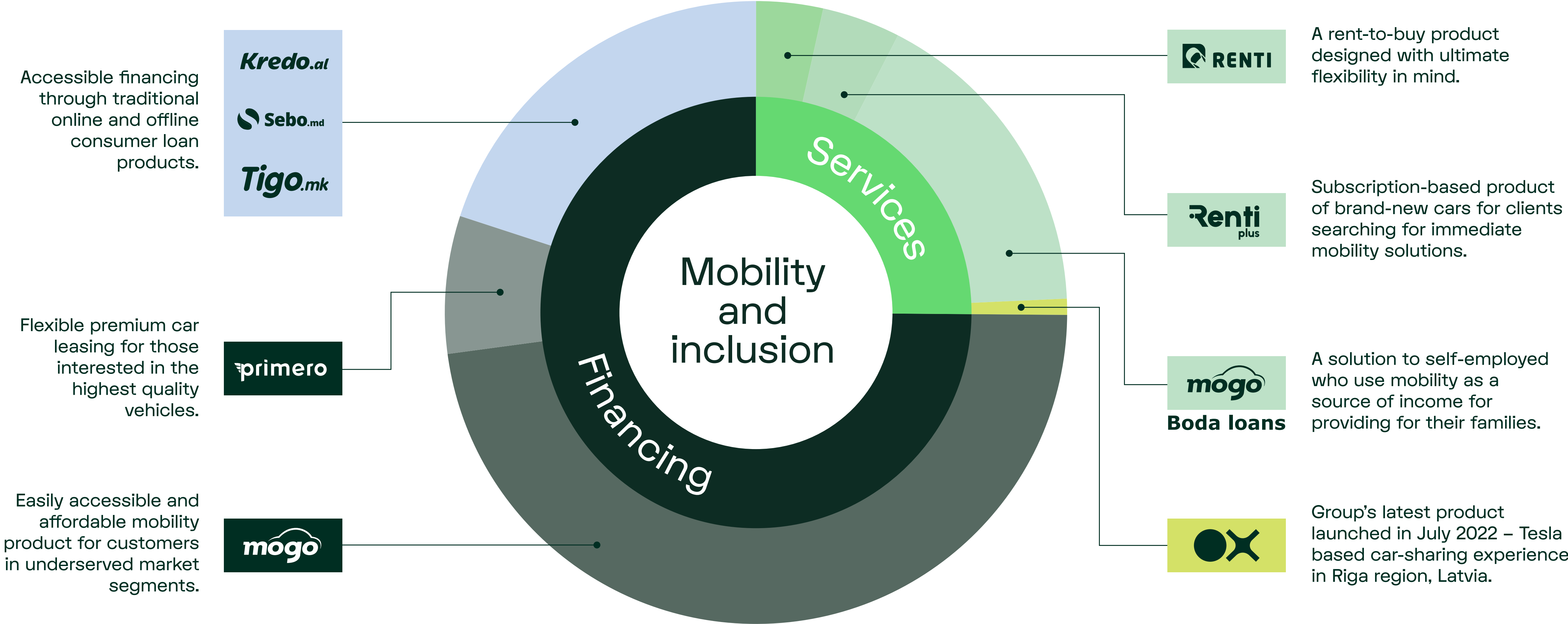
- Maintain sufficient and comfortable headroom for financial covenants: Interest Coverage ratio [ICR], Net Leverage ratio and Capitalization ratio.
- Focus on efficient capital allocation between the existing markets and products. Evaluate possible growth opportunities through portfolio or business acquisitions or new market launches.
- Continue to decrease exposure in Belarus.
- Monitor developments in the financial markets since the local bond in Latvia is maturing in 2024.

Social Impact

- Localize the financial literacy platform for Group's consumer segment markets.
- Promote financial literacy, investing and financial independence via various public activities and designated events.
- Define financing principles for social activities - a unified and clear charity and sponsorship policy, with a key focus on providing meaningful support on issues consistent with the Group's ESG strategy.

¹Kenya and Uganda

Eleving Group's product universe



Financing products include traditional lease and leaseback products as well as consumer financing products that accounted for 75% of the Group's total net portfolio as at March 2023.

Services products include flexible lease and subscription-based products that accounted for 25% of the Group's total net portfolio as at March 2023.

