

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

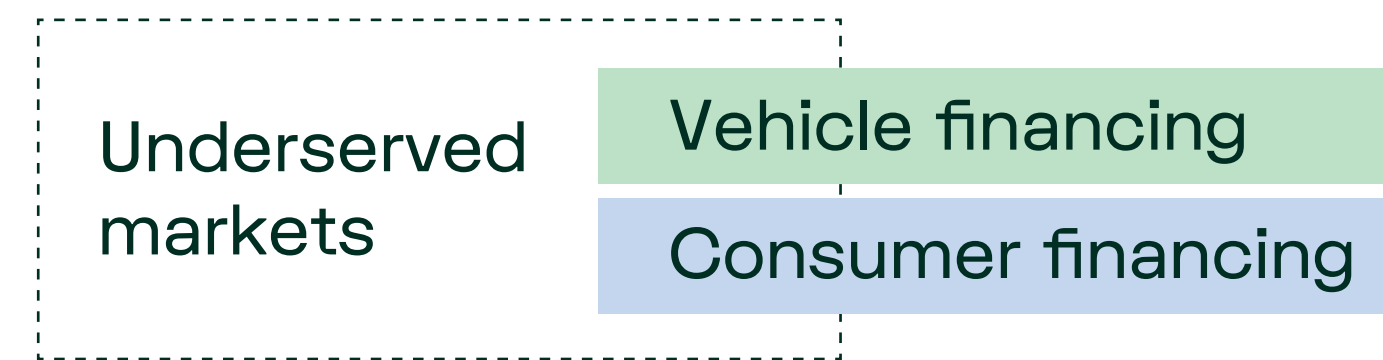
Global reach

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

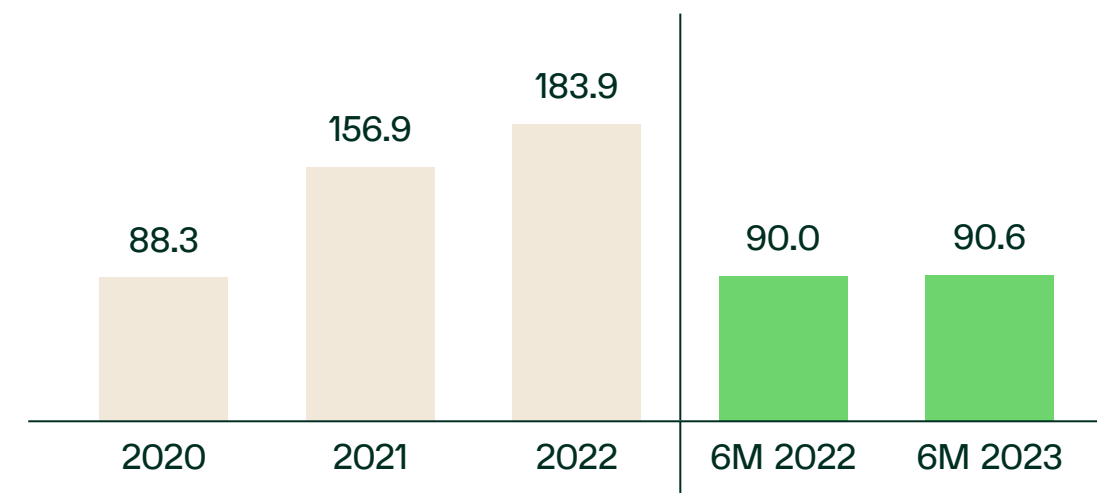
The consistent pursuit of growth has turned us into a strong, global player of the financial services industry, earning us a spot among the Top 1000 fastest growing companies in Europe, more than 2 600 employees, and over 242 000 active loyal customers

242 000+
active customers
around the world

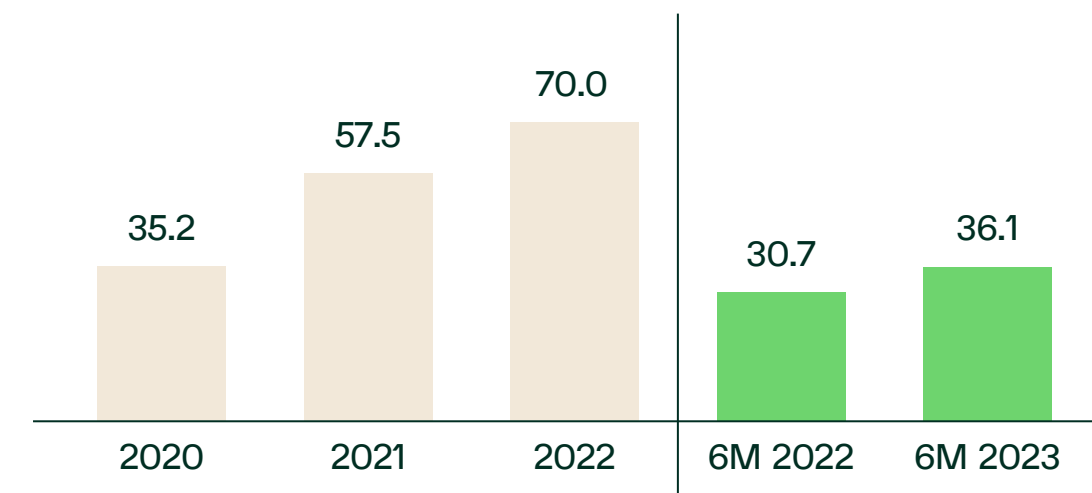
EUR 1 450 000 000+
loans issued
since inception

2 600+
employees

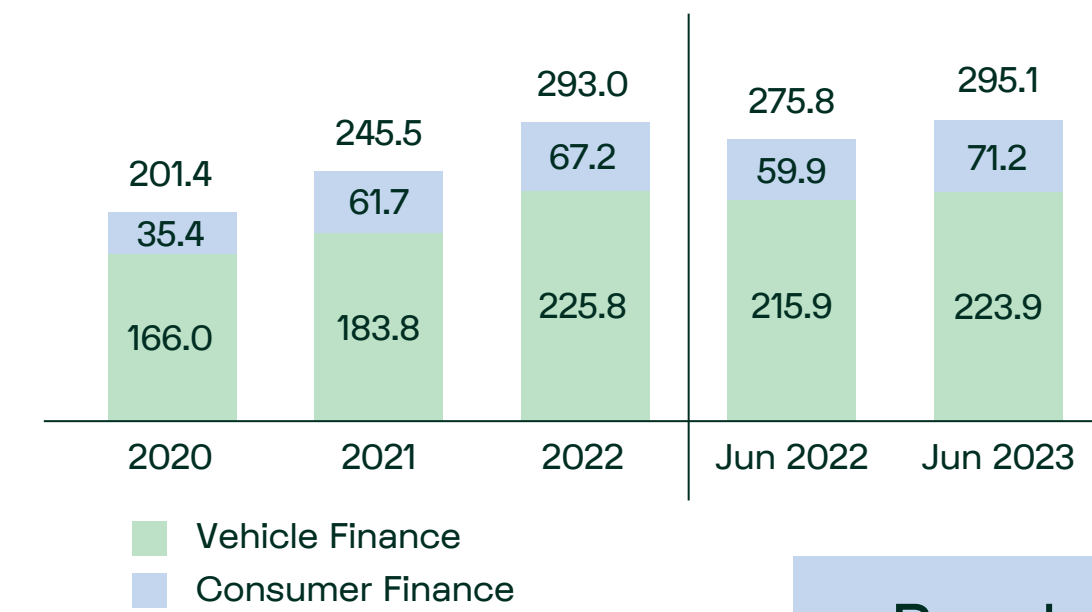
Adjusted REVENUE, mln EUR



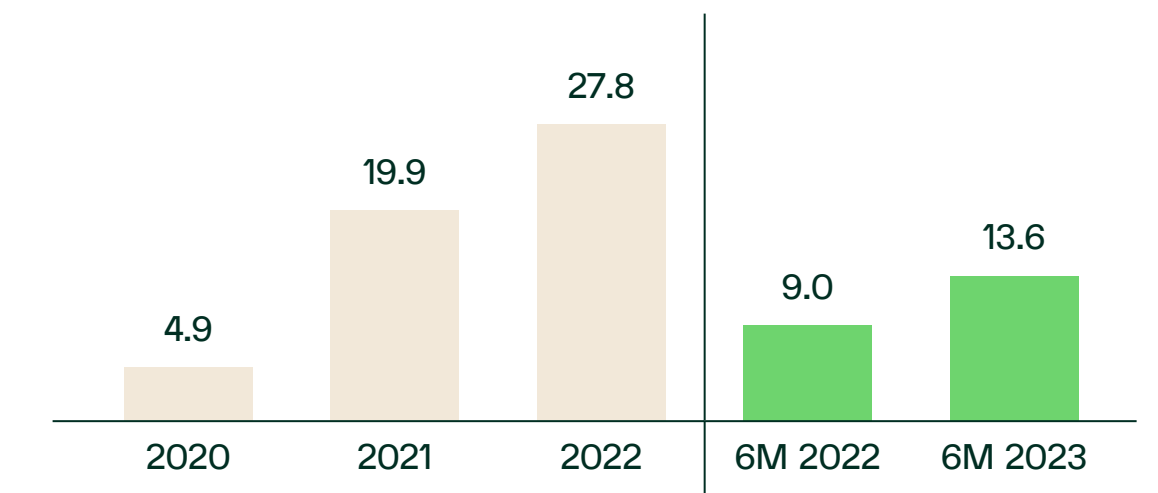
Adjusted EBITDA, mln EUR



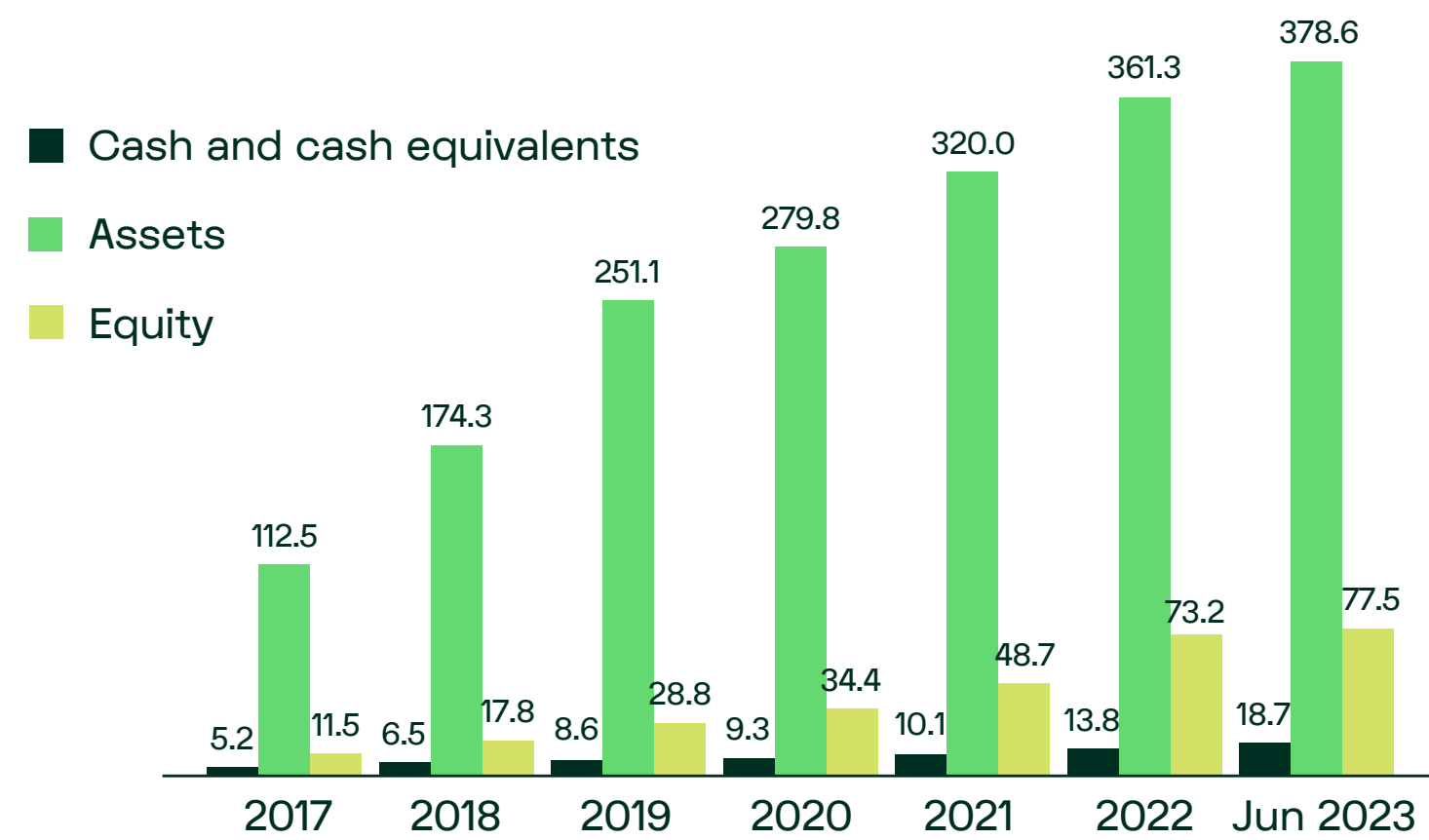
Net Portfolio, mln EUR



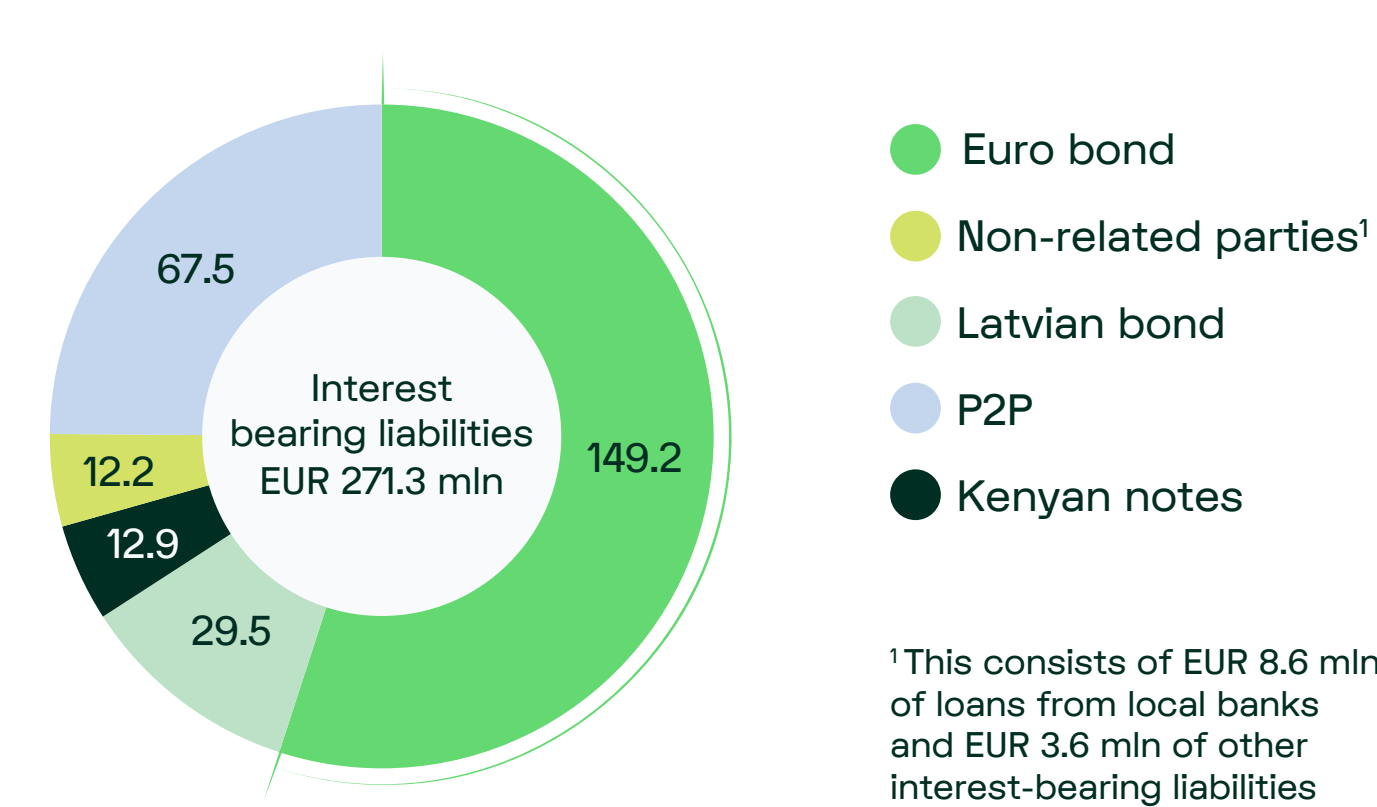
Adjusted net profit before FX effect, mln EUR



Assets and Equity, mln EUR



Liabilities, mln EUR



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	OX Electric car sharing product	Double rental fleet and scale the product further in Latvia
RENTI Rent-to-buy services for ultimate flexibility	Maintain controlled growth, subject to the availability of bank financing	Kredo.at Consumer loan products available online and through branch networks	Maintain controlled growth in the legacy consumer markets, while focusing on profitability. Integrate, optimize and scale-up the recently obtained markets

Processes

- Integrate EC Finance Group under Consumer Finance hub.
- Further automation of loan issuance and underwriting processes for seamless customer experience and efficient resource allocation.
- Seek for further cost optimization initiatives on both Group and country level.

Capital management

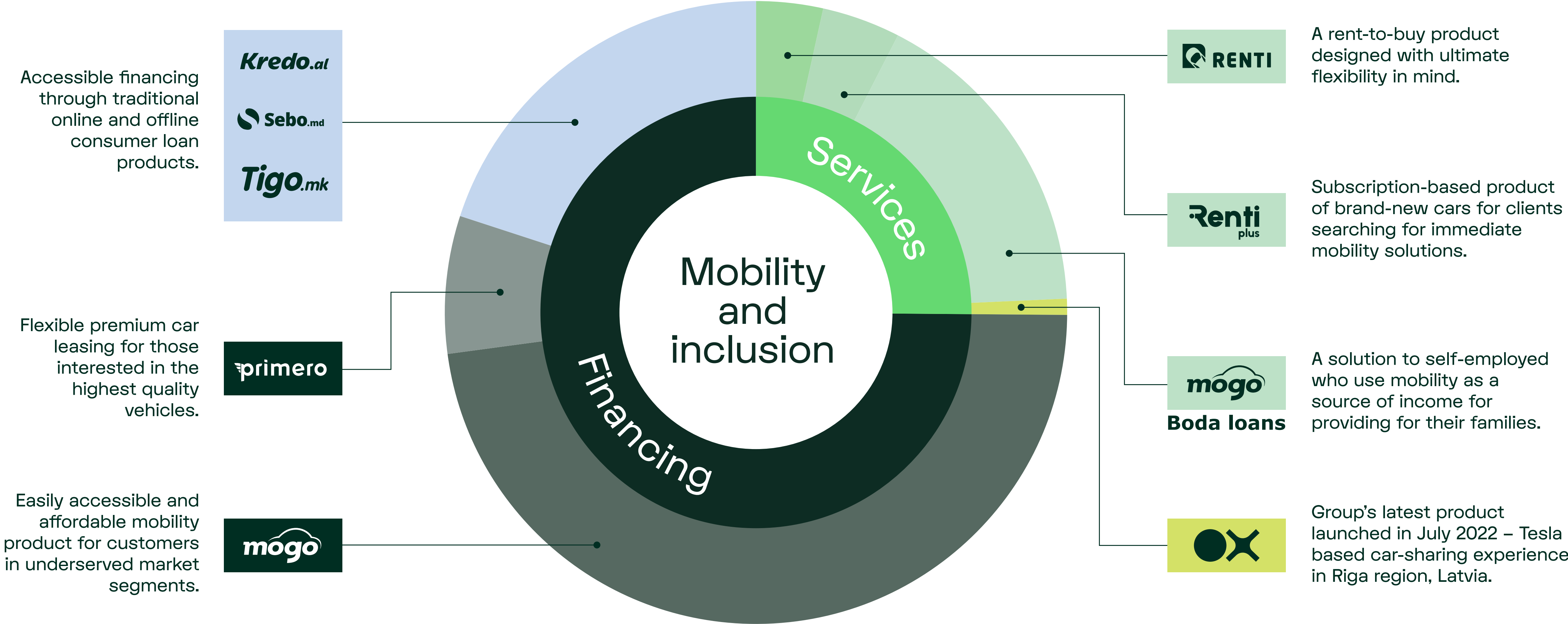
- Maintain sufficient and comfortable headroom for financial covenants: Interest Coverage ratio [ICR], Net Leverage ratio and Capitalization ratio.
- Focus on efficient capital allocation between the existing markets and products and scale-up recently integrated businesses.
- Continue to decrease exposure in Belarus.
- Refinance Group's 3-year Latvian bond during the second half of 2023.
- Continue the already started fundraising initiatives with an aim of supplementing the existing capital structures of different markets with both USD and local currency funding.

Social Impact

- Integrate EC Finance Group into the Group's ESG strategy via Group-level ESG activities and regular monitoring procedures.
- Conduct a Group-level self-assessment to check the Group's openness to different social groups in the national-level project in Latvia organized by the Society Integration Foundation.
- Launch electric motorcycle-taxi financing product in Uganda and double rental fleet of OX Drive to increase the green vehicle share in the Group's portfolio.

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 74% of the Group's total net portfolio as at June 2023.

Services products include flexible lease and subscription-based products that accounted for 26% of the Group's total net portfolio as at June 2023.

