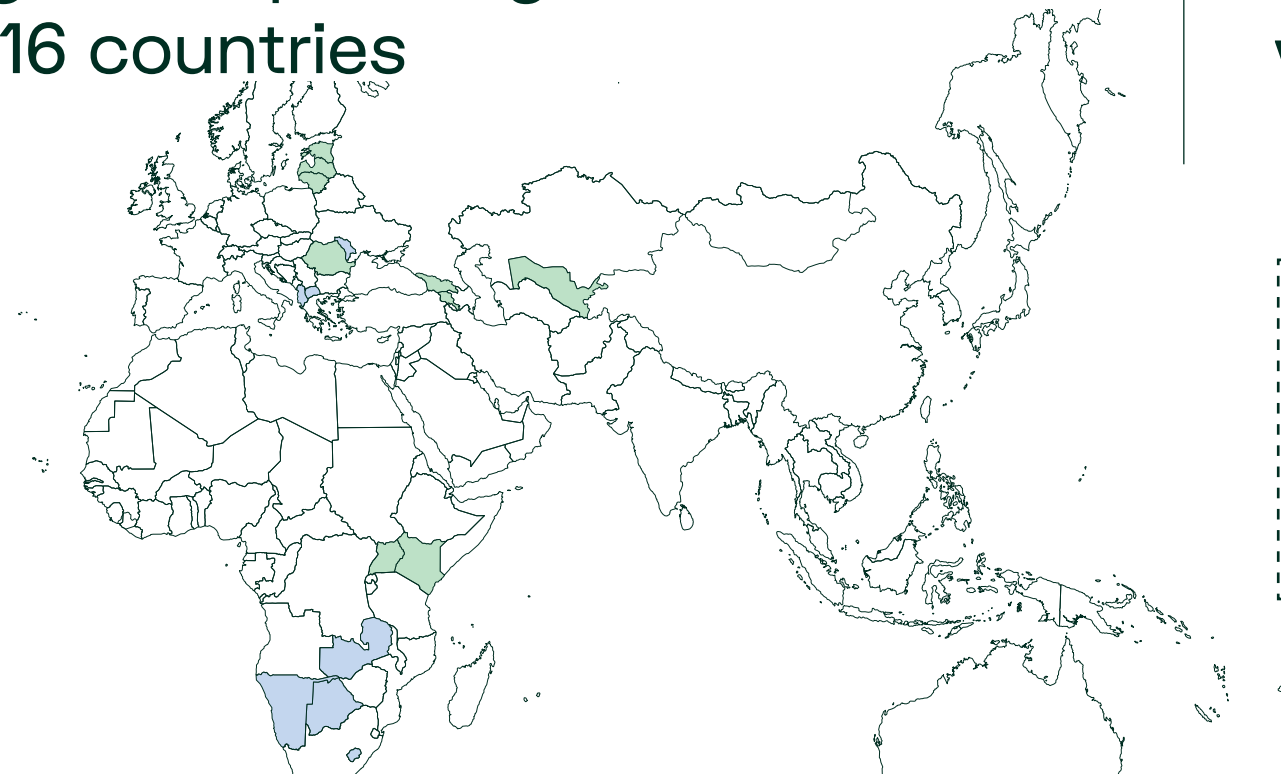


Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

## Global reach

Eleving Group is an international & fast-growing Financial Technology company with a vast reach across the globe. Operating in 3 continents, and 16 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 vehicle and consumer financing segments

Underserved  
markets

Vehicle financing

Consumer financing

## 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, with 2 959 employees, and 336 200 active loyal customers

336 200

active customers  
around the world

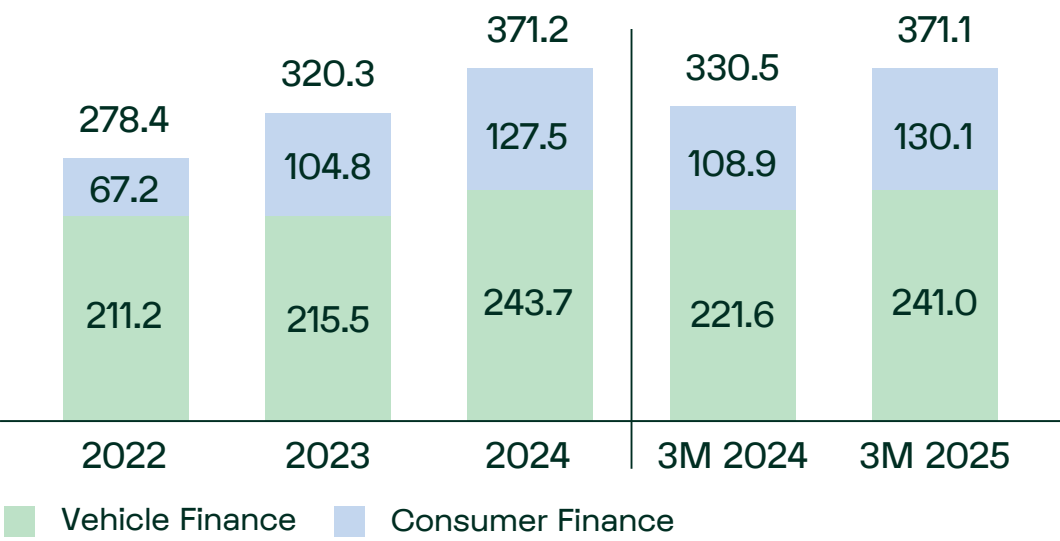
EUR 2 070 000 000+

loans issued  
since inception

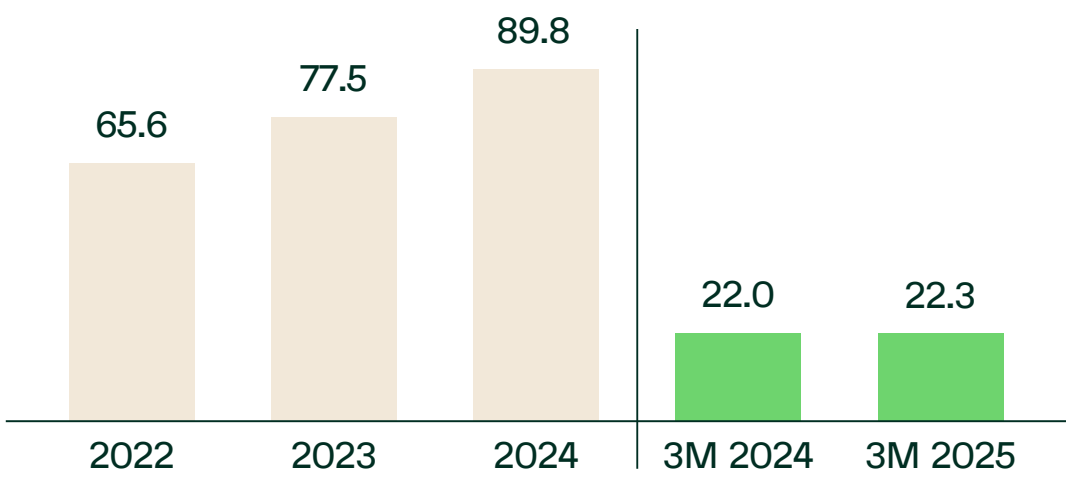
2 959

employees

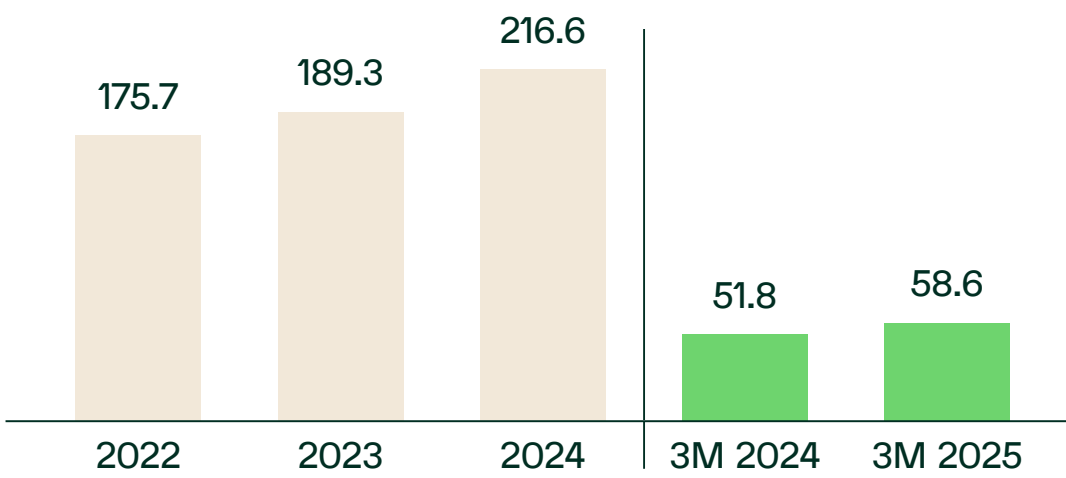
Net portfolio, EUR mln



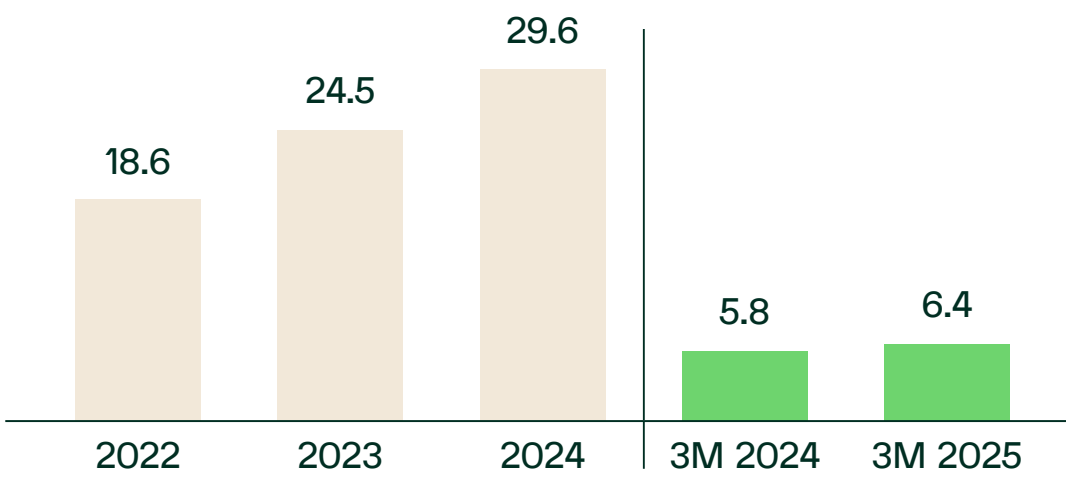
Adjusted EBITDA, EUR mln



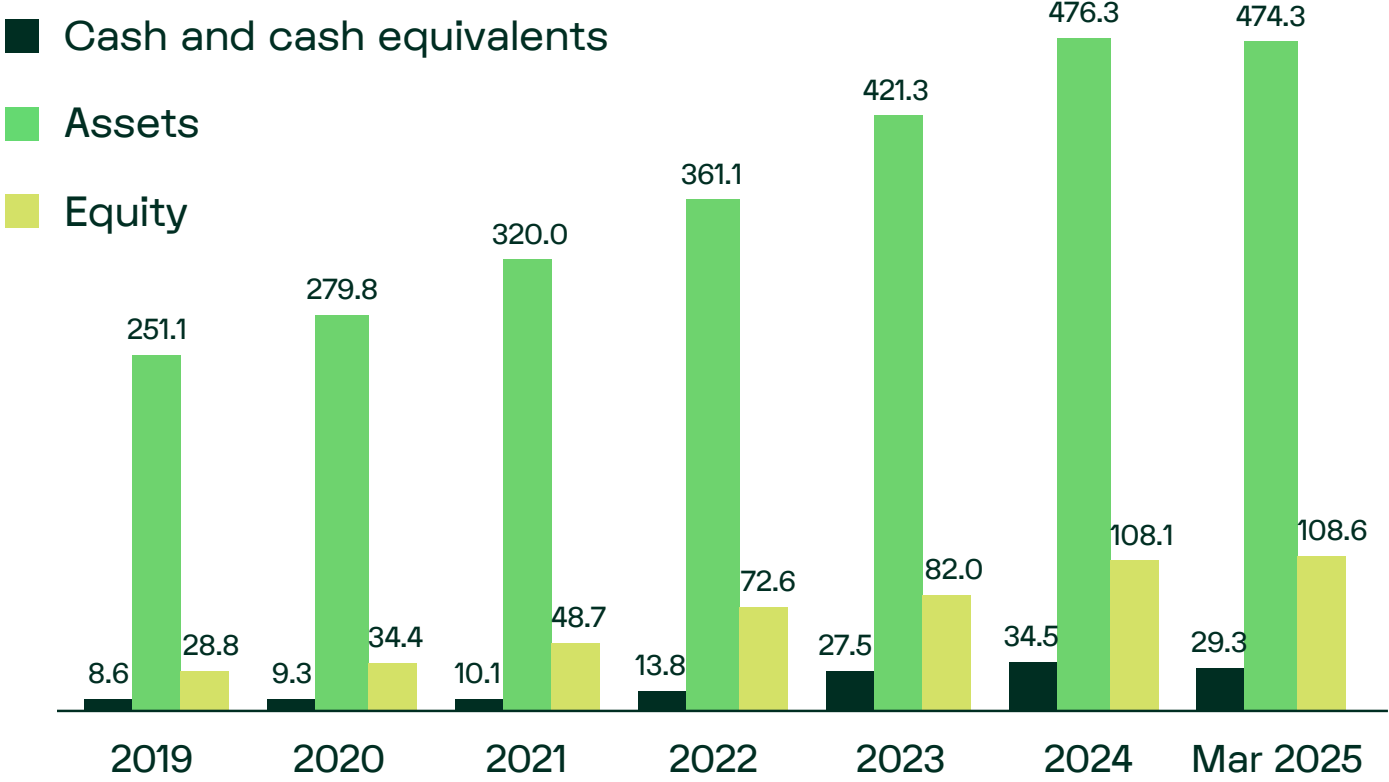
Revenue, EUR mln



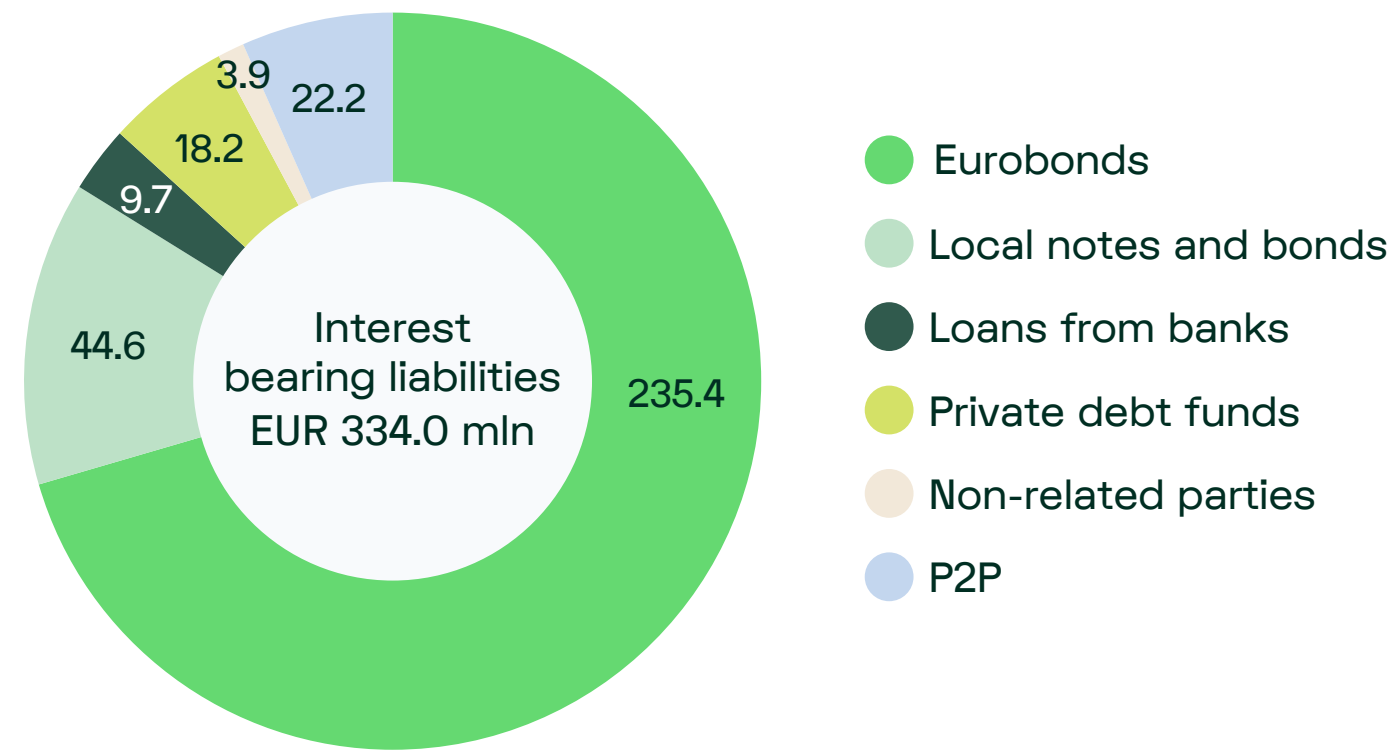
Total net profit, EUR mln



Assets and Equity, EUR mln



Liabilities, EUR mln



Bonds:

EUR 150 mln

Eleving Group bonds  
ISIN code XS2393240887



EUR 90 mln

Eleving Group 5Y eurobonds  
ISIN code DE000A3LL7M4



Our Peer-to-peer  
lending platform  
Mintos:

Visit Mintos



Products and markets



- Maintain existing market positions, with the focus on portfolio growth across all markets.
- Roll out consumer loan products, primarily focusing on customer retention and upselling.
- Launch a new market.



- Maintain existing market positions, with the focus on car and motorcycle financing products.
- Further scale up electric motorcycle financing products.
- Launch a new financing product across the existing Sub-Saharan markets.
- Launch a new market.



- Promote higher-ticket, lower-APR products while preserving continued organic growth in the European markets.
- Launch new financing products to meet a wider range of customer demands in the African markets.
- Continue significant portfolio scaling in the African markets.

Capital management

- Continue to be active in debt capital markets by raising additional financing to support business growth in 2025 and beyond.
- Proactively address the Eurobonds maturing in 2026 by having a concrete refinancing plan in place.
- Further improve the company's credit profile and place additional emphasis on aspects necessary for credit rating improvement.
- Further diversify funding sources with the focus on increasing local financing in local markets, with the highest priority on the Africa region and the Caucasus.
- Maintain a 50% dividend payout ratio, with semi-annual payments.
- Maintain the capitalization ratio at a sufficient level of 25-30%.

Governance and sustainability

- Develop the ESG strategy for 2026-2031.
- Achieve carbon neutrality for the HQ operations and implement carbon compensation exercises at the Group level.
- Implement a carbon emission monitoring system aligned with the ESRS.
- Continue advancing internal audit and risk oversight functions.

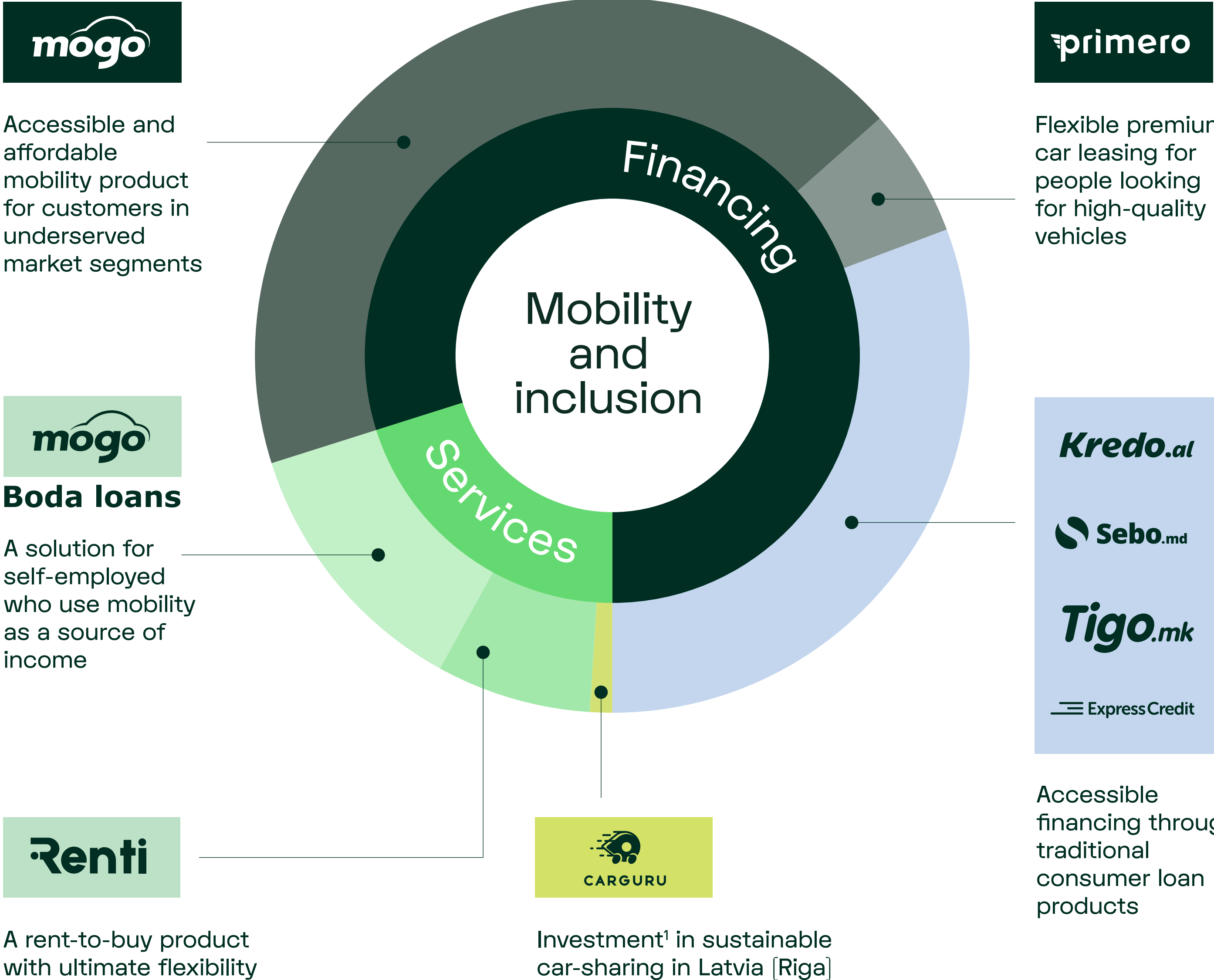
# Eleving Group's product universe

## Financing 81%

Financing products include traditional vehicle financing as well as consumer lending products that accounted for 81% of the Group's total net portfolio as of March 31, 2025.

## Services 19%

Services products include flexible and subscription-based products that accounted for 19% of the Group's total net portfolio as of March 31, 2025.



<sup>1</sup>In August 2024, OX Drive merged their operations with SIA Slyfox, and is now operating under the Carguru brand, with Eleving Group holding 36.24% of SIA Slyfox.