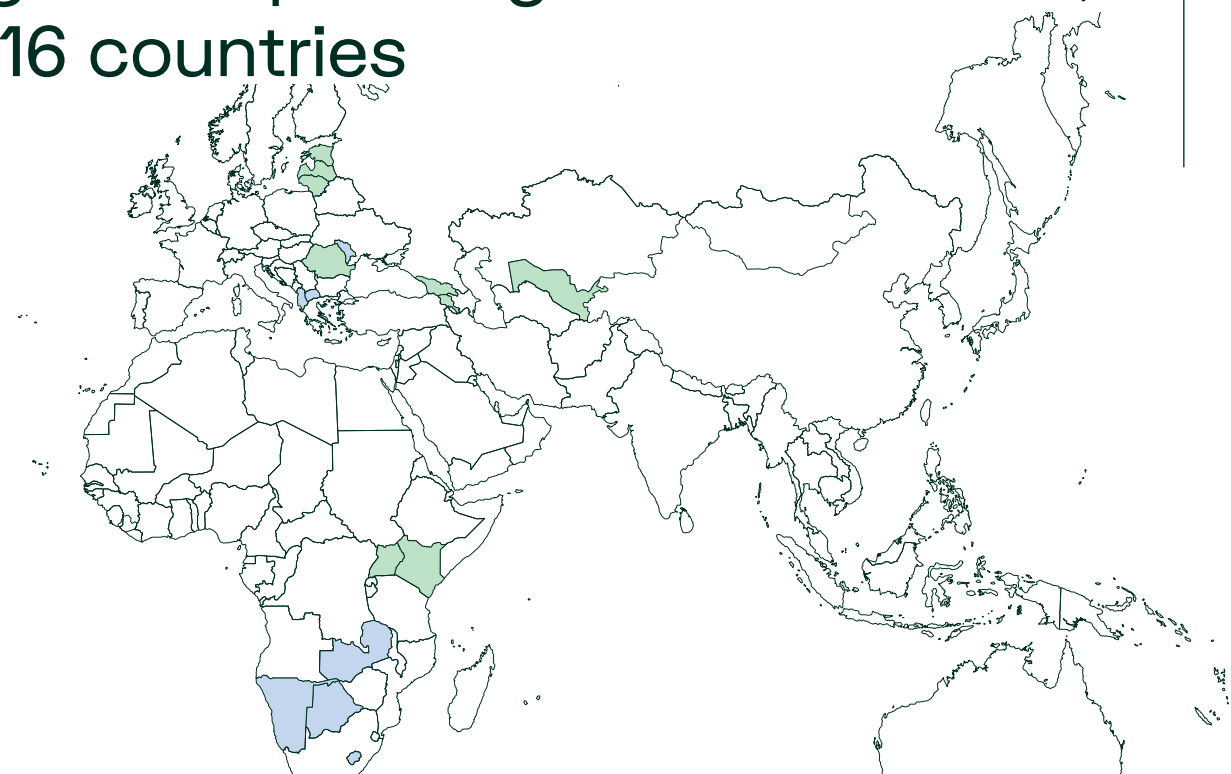


Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

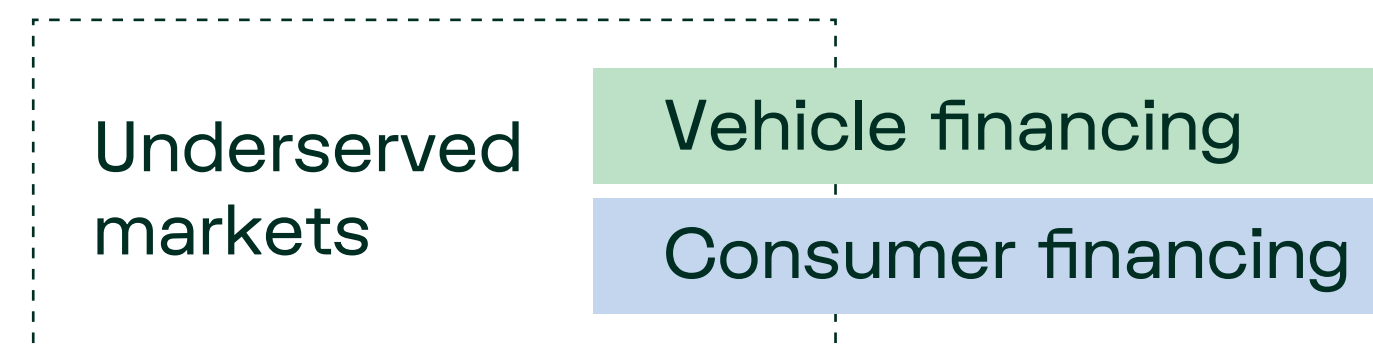
Global reach

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 car and consumer financing segments



Sustained growth

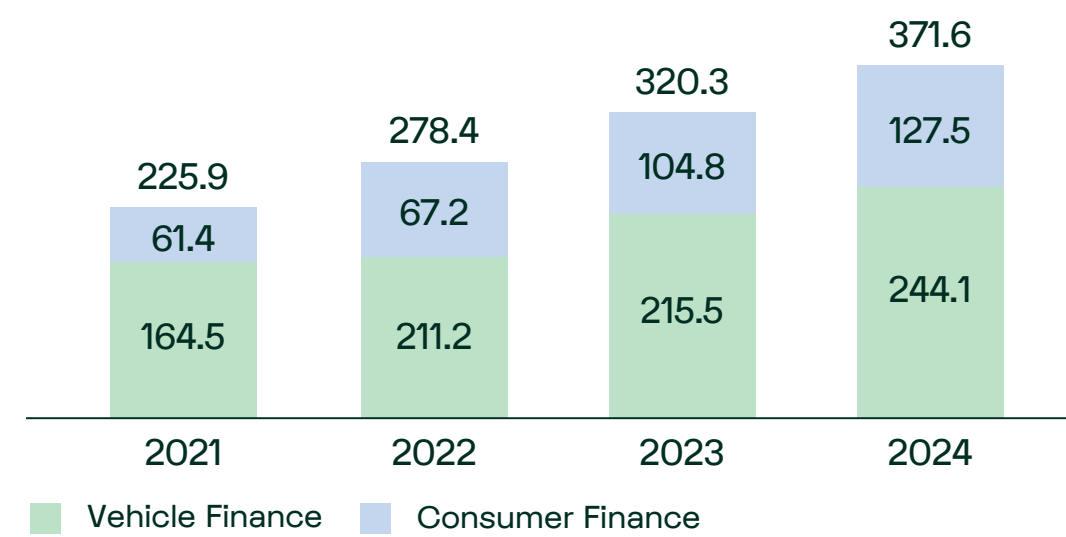
The consistent pursuit of growth has turned us into a strong, global player of the financial services industry, earning us a spot among the Top 1000 fastest growing companies in Europe, with 2 793 employees, and 326 800 active loyal customers

326 800
active customers
around the world

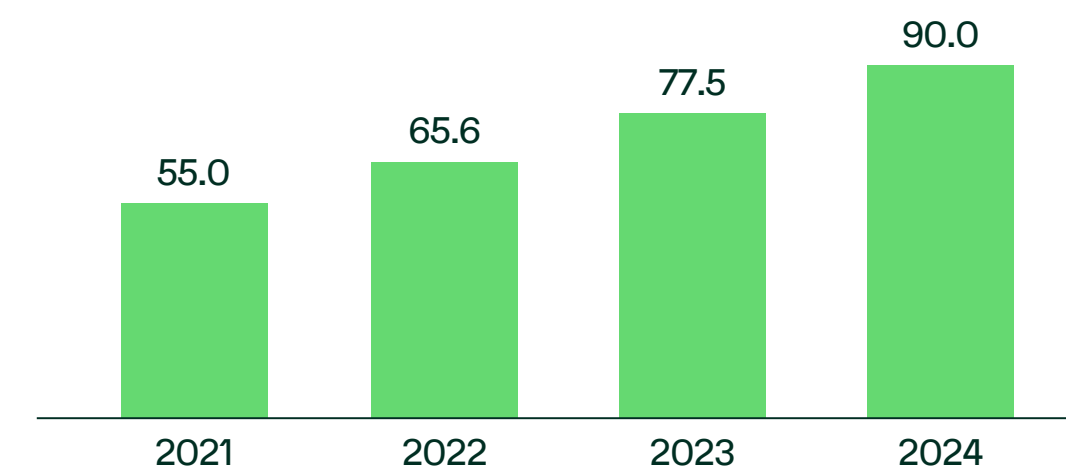
EUR 1 940 000 000+
loans issued
since inception

2 793
employees

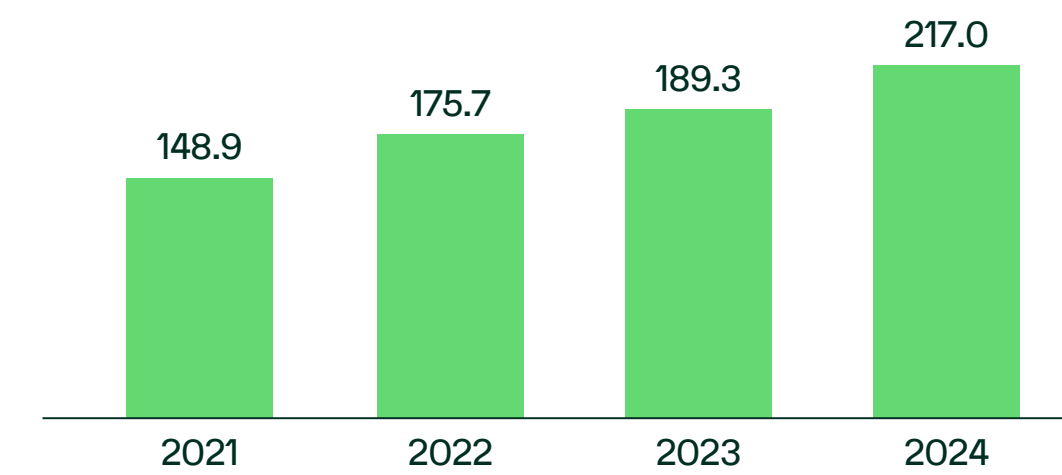
Net portfolio, EUR mln



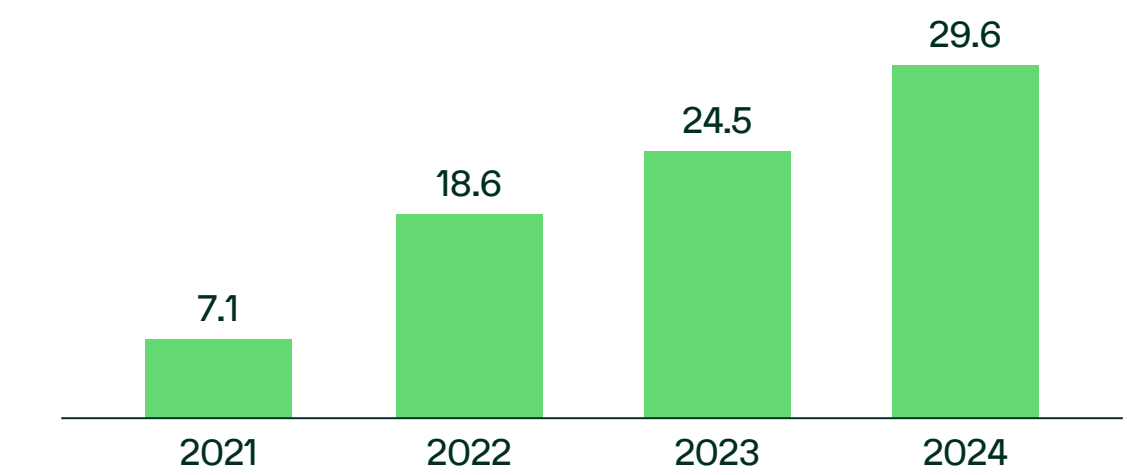
Adjusted EBITDA, EUR mln



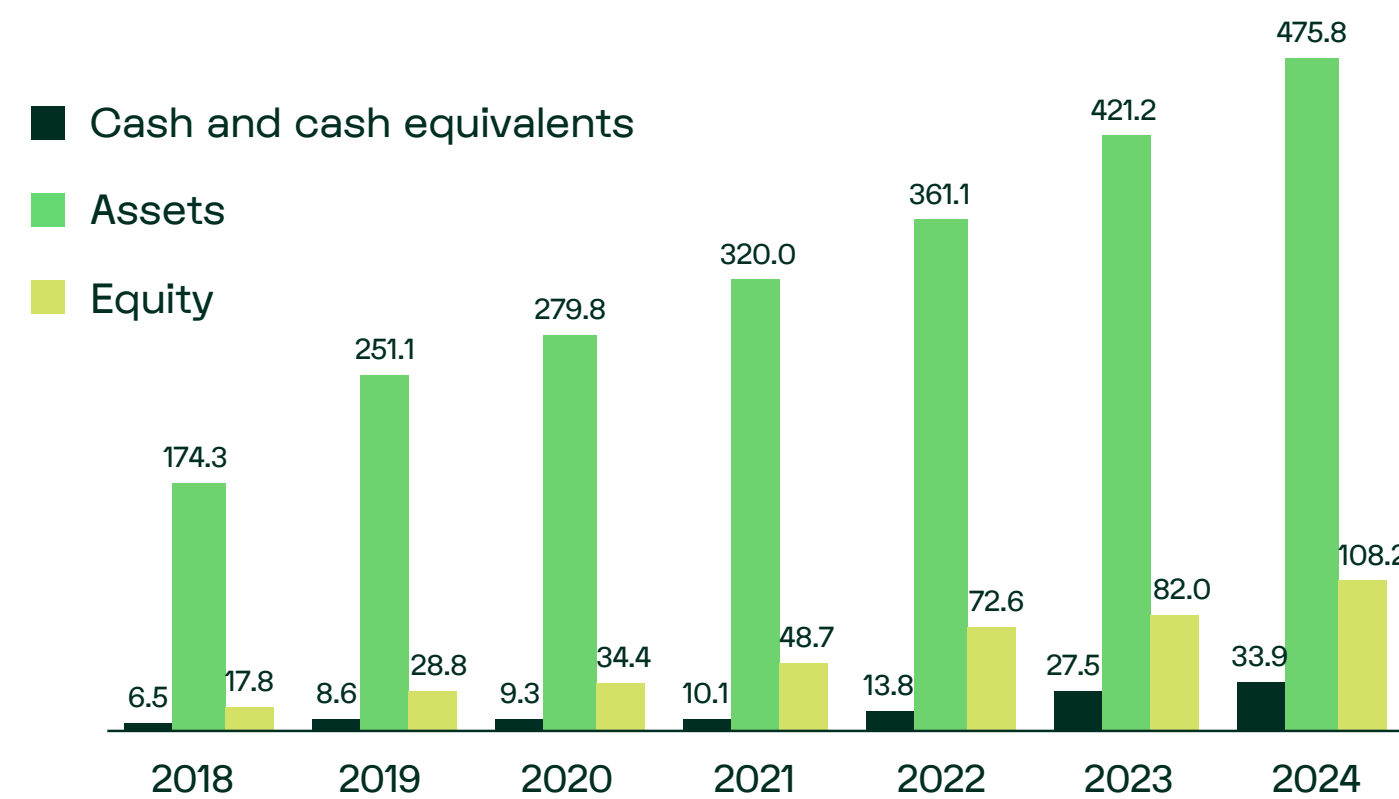
Revenue, EUR mln



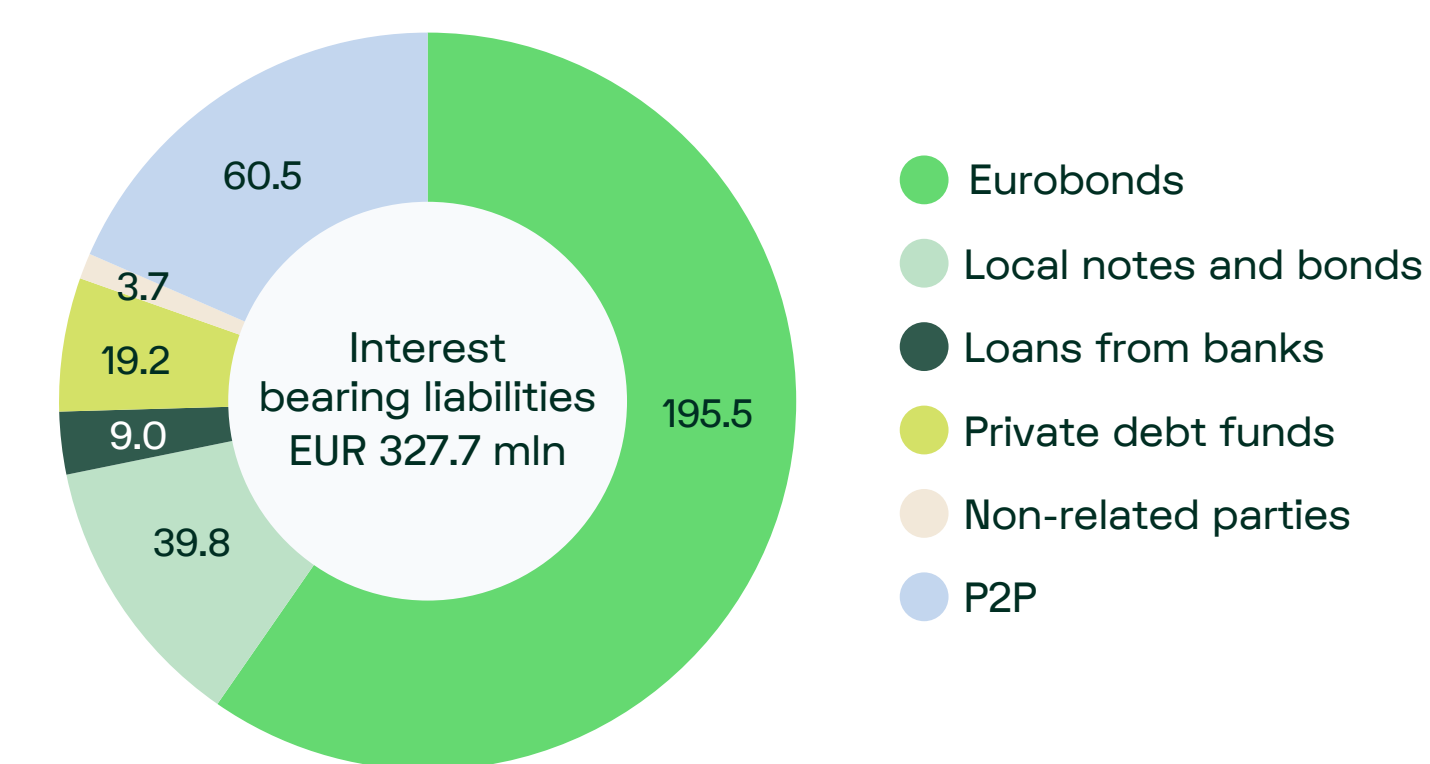
Total net profit, EUR mln



Assets and Equity, mln EUR



Liabilities, mln EUR



Bonds:

EUR 150 mln

Eleving Group bonds
ISIN code XS2393240887 →

EUR 50 mln

Eleving Group 5Y eurobonds
ISIN code DE000A3LL7M4 →

Our Peer-to-peer
lending platform
Mintos:

Visit Mintos →

Products and markets

Eleving VEHICLE EUROPE

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

Eleving VEHICLE AFRICA & ASIA

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

Eleving CONSUMER FINANCE

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

- Development of the ESG strategy for 2026-2031.
- Achieve carbon neutrality for HQ operations and implement carbon compensation exercises at the Group level.
- Implement a carbon emission monitoring system aligned with ESRS standards.
- Further enhance internal audit procedures and risk oversight.

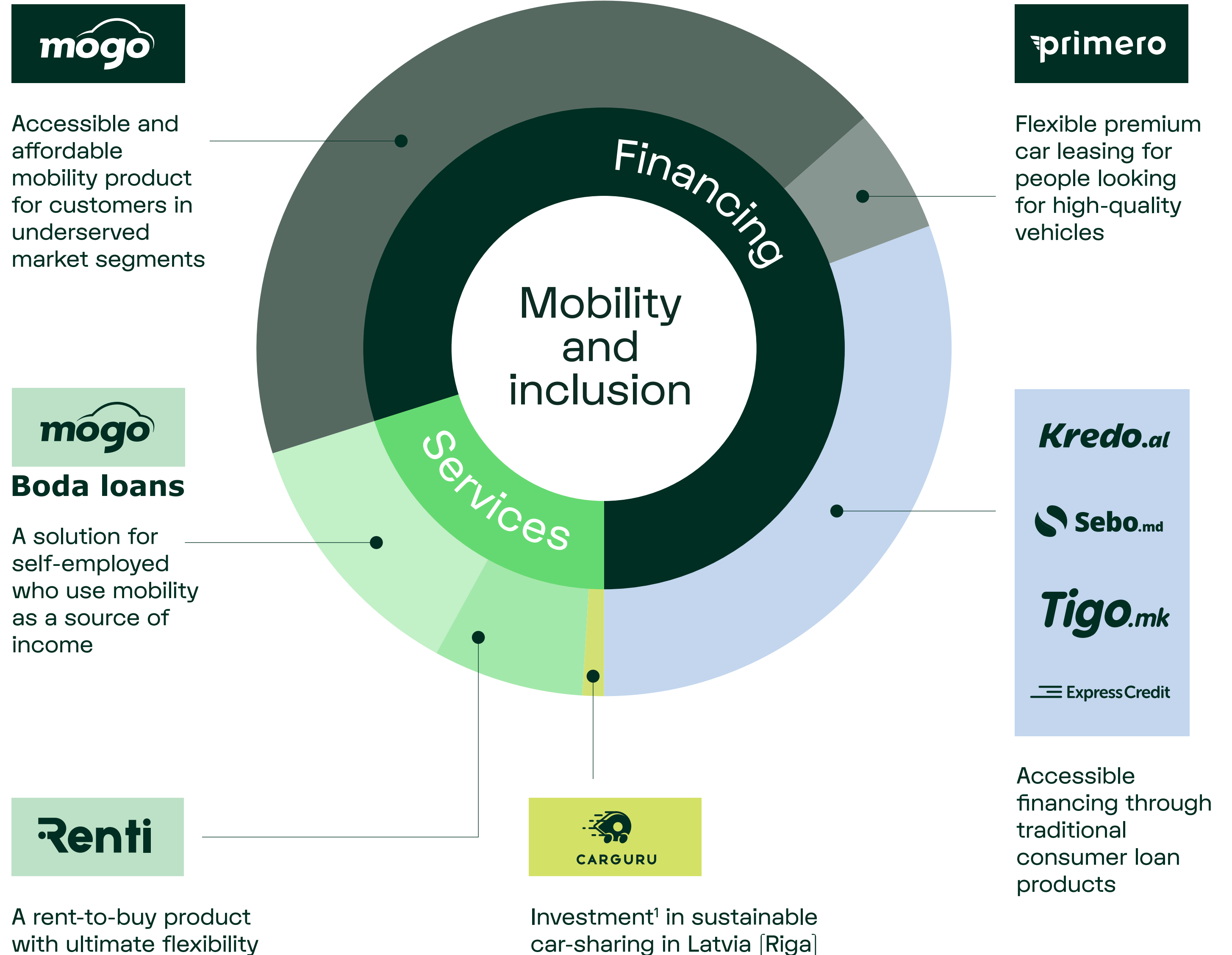
Eleving Group's product universe

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 December 31, 2024.

Services 19%

Services products include flexible and subscription-based products that accounted for 19% of the Group's total net portfolio as of December 31, 2024.



¹In 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.