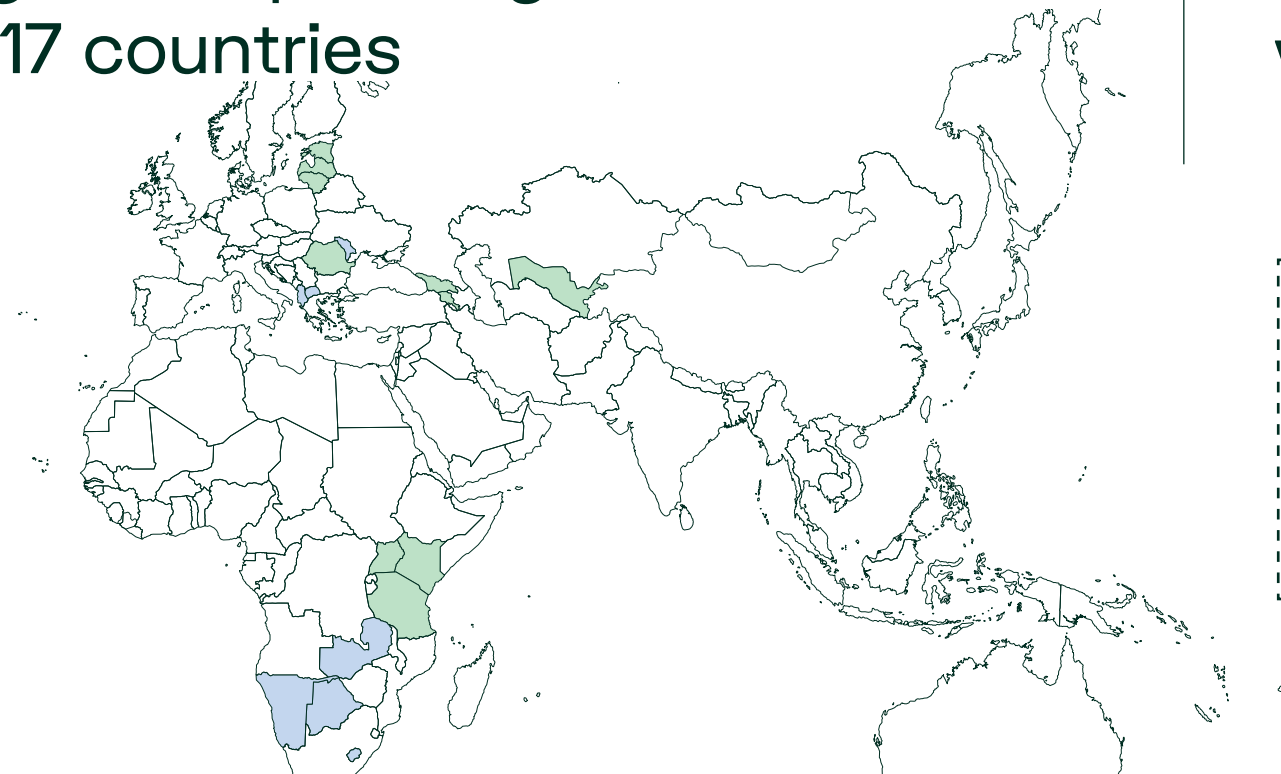


Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

Global reach

Eleving Group is an international & fast-growing Financial Technology company with a vast reach across the globe. Operating in 3 continents, and 17 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 finance segments

Underserved
markets

Vehicle Finance

Consumer Finance

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 3 671 employees, and more than 470 000 active loyal customers

470 000+

active customers
around the world

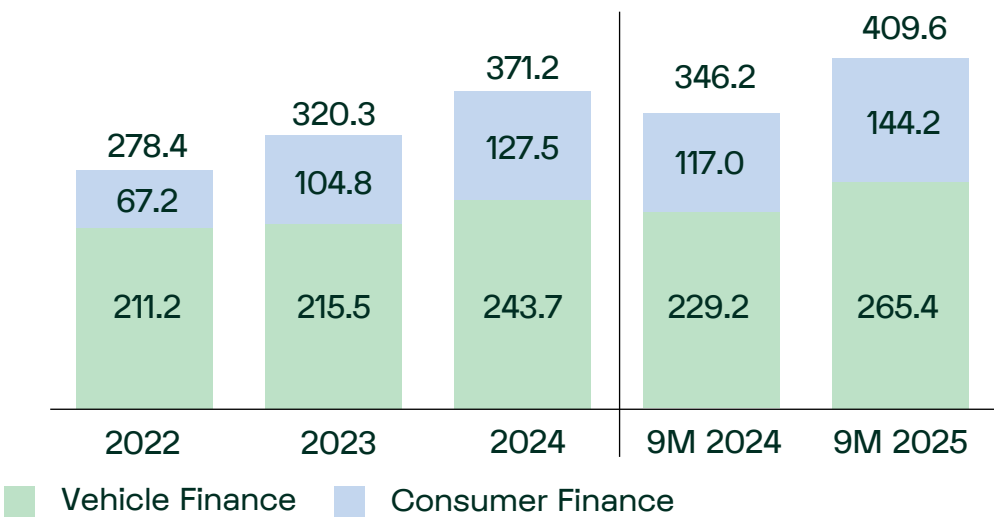
EUR 2 260 000 000+

loans issued
since inception

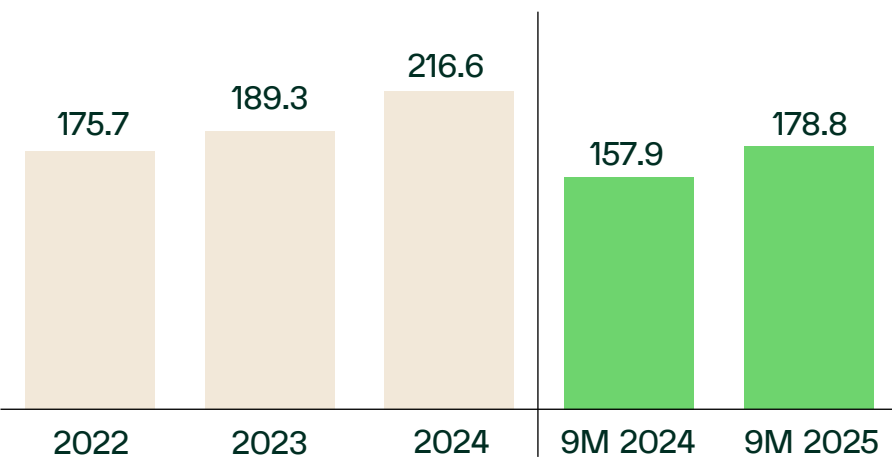
3 671

employees

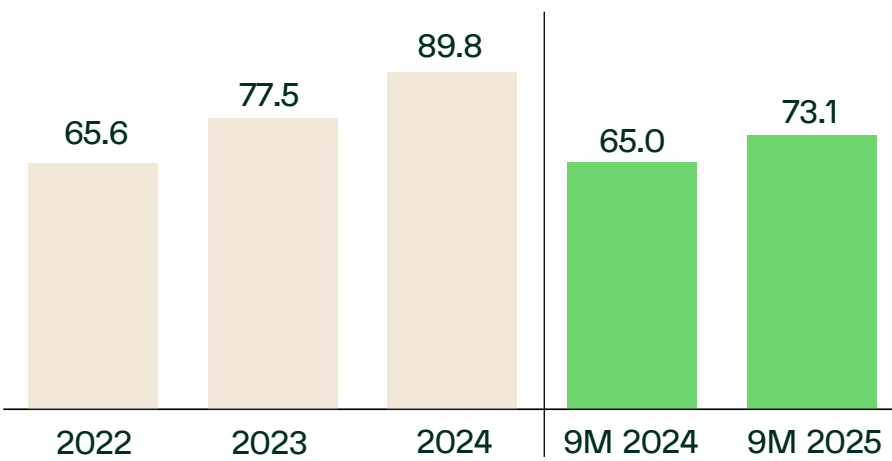
Net portfolio, EUR mln



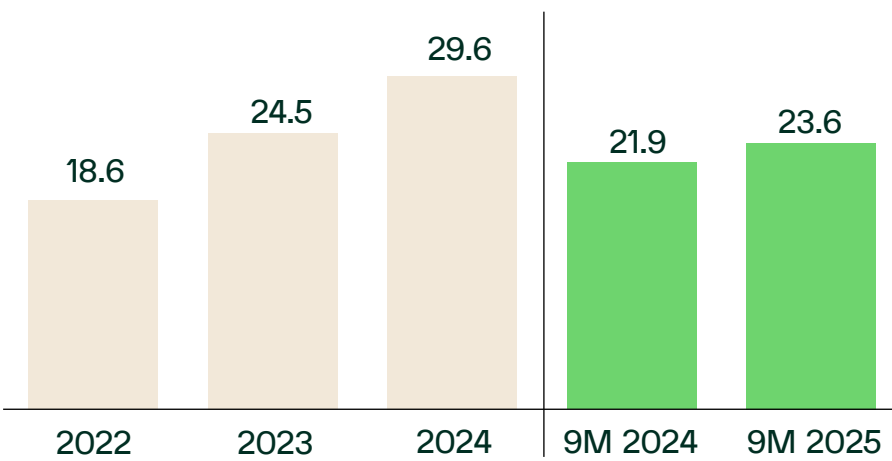
Revenue, EUR mln



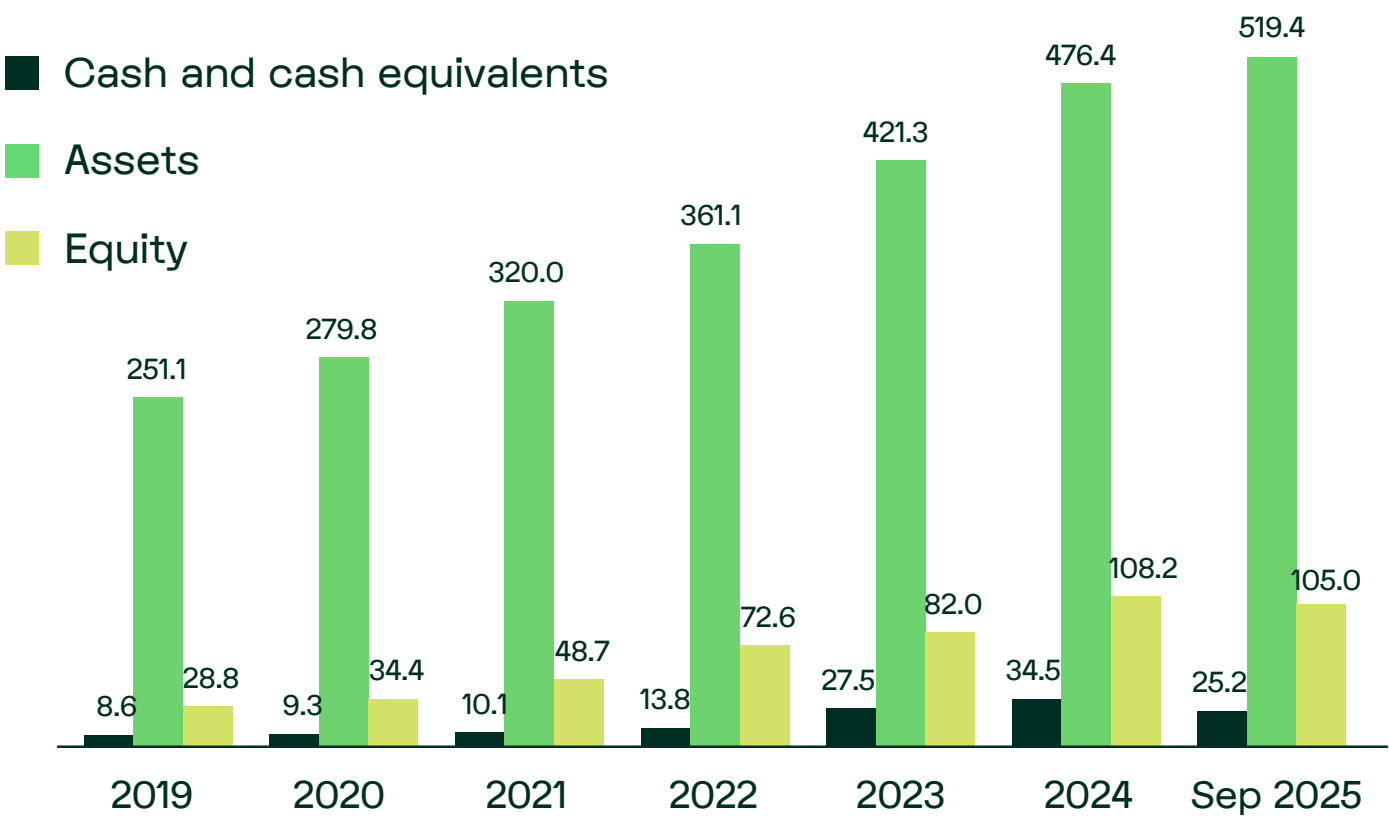
Adjusted EBITDA, EUR mln



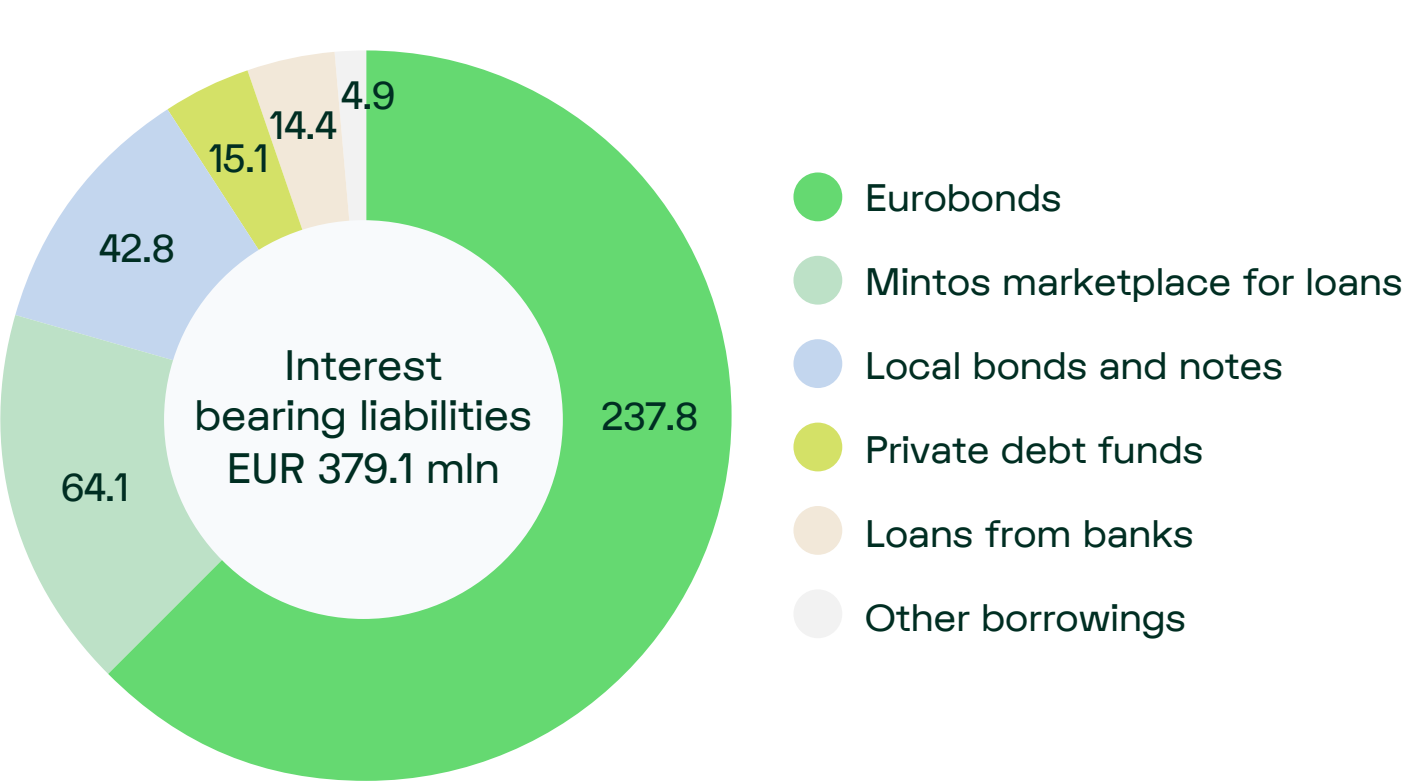
Total net profit, EUR mln



Assets and Equity, EUR mln



Liabilities, EUR mln



Bonds:

EUR 275 mln
ISIN: XS3167361651

Nasdaq

BÖRSE FRANKFURT

EUR 90 mln
ISIN: DE000A3LL7M4

Nasdaq

BÖRSE FRANKFURT

EUR 150 mln
ISIN: XS2393240887

Redemption notice

Products and markets

Eleving VEHICLE EUROPE

- 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.

Eleving VEHICLE AFRICA & ASIA

- 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.

Eleving CONSUMER FINANCE

- 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.

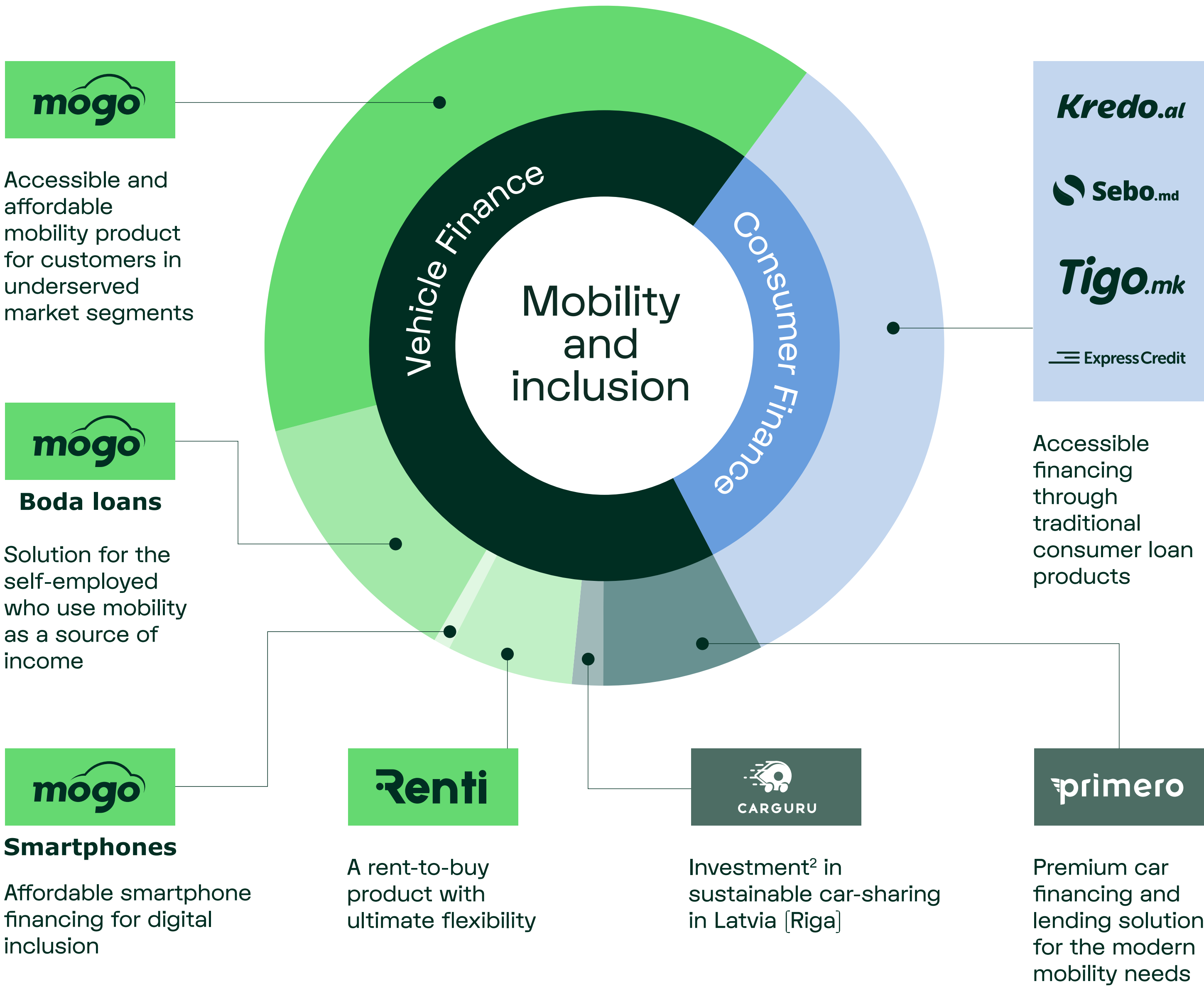
Eleving Group's product universe

68%
Vehicle Finance¹

Vehicle finance products, comprising car, motorcycle, smartphone financing, and installment loans accounted for 68% of the Group's total net portfolio as of September 30, 2025.

32%
Consumer Finance²

Consumer finance products, comprising unsecured consumer loans, accounted for 32% of the Group's total net portfolio as of September 30, 2025.



¹Including Primero product portfolio in total portfolio balance.
²In 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.