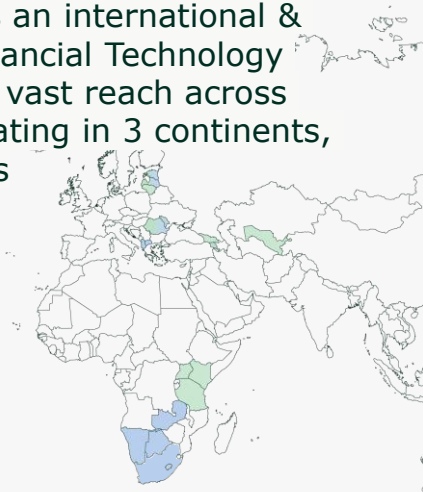


Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

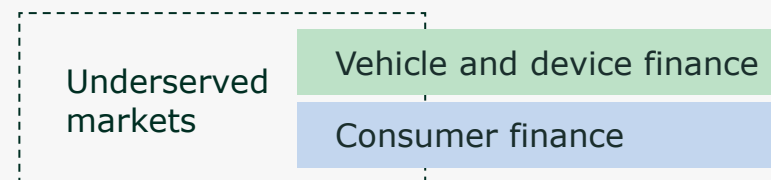
Global reach

Eleving Group is an international & fast-growing Financial Technology company with a vast reach across the globe. Operating in 3 continents, and 18 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 & device and consumer finance 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 4 650 employees, and more than 816 000 active loyal customers

816 000+

active customers
around the world

EUR 2 700 000 000+

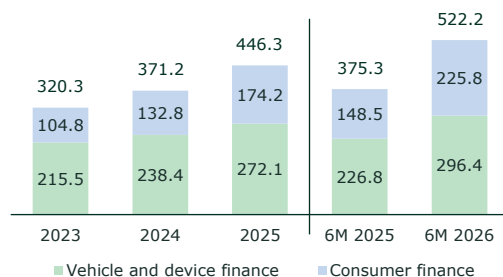
loans issued
since inception

4 650

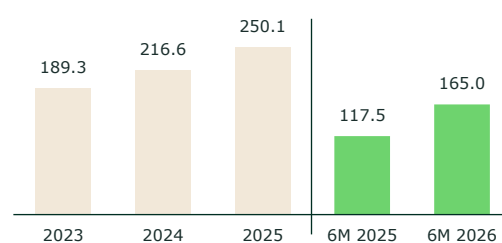
employees



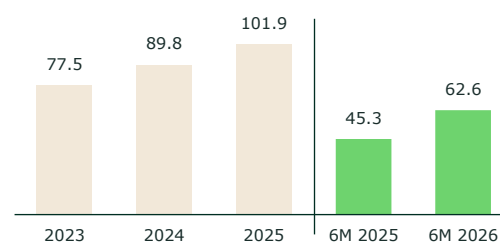
Net portfolio, EUR mln



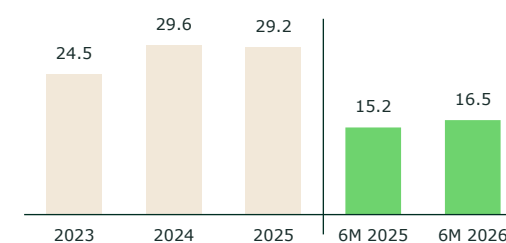
Revenue, EUR mln



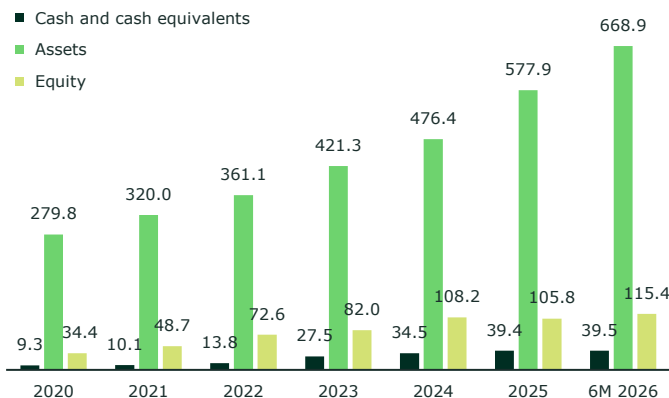
Adjusted EBITDA, EUR mln



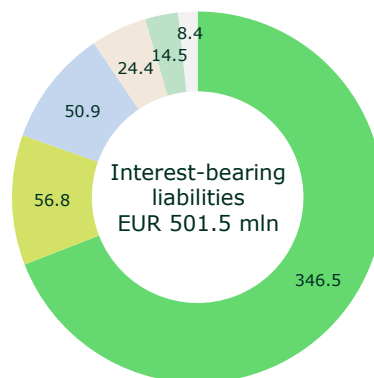
Total net profit, EUR mln



Assets and Equity, EUR mln



Liabilities, EUR mln



- Eurobonds
- Local bonds and notes
- Mintos marketplace for loans
- Loans from banks
- Private debt funds
- Other borrowings

Eurobonds

EUR 275 mln
ISIN: XS3167361651



EUR 90 mln
ISIN: DE000A3LL7M4



Products and markets

Eleving EUROPE HUB

- Maintain existing market position, with the **focus on portfolio growth across all markets**.
- **Launch consumer loan product** in remaining markets and further **scale up** issuances to new and existing customers.
- **Launch a new market.**

Eleving AFRICA & ASIA HUB

- Maintain existing market position, with the **focus on motorcycle financing products**.
- Further **scale-up smartphone financing** product in existing and new markets.
- Launch a **new financing product** across the existing Sub-Saharan markets.

Eleving CONSUMER FINANCE HUB

- 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 **European and African markets**.
- **Launch a new market.**

Capital management

- Continue to be **active in debt capital markets** depending on the company's capital needs to support business growth in 2026 and beyond.
- **Maintain company's credit profile** and continue constructive cooperation with credit rating agency.
- Keep **diversifying funding sources** with the focus on increasing local financing in the countries, with the highest priority on **the Africa region and the Caucasus**.
- Further **improve company's cost to income** ratio.
- Maintain **semi-annual dividend payments** in line with company's dividend policy, while ensuring the **capitalization ratio** at a sufficient level of **~25%**.
- Continue **smart capital allocation** exercise by engaging in tactical minority share repurchase activities.

Governance and sustainability

- **Update the internal reporting system** to monitor progress toward ESG targets for the 2026–2031.
- Continue expanding **green vehicle financing** by offering competitive terms to improve access to low-emission transport.
- Implement a **group-wide initiative to promote responsible resource use**, improving efficiency and reducing environmental impact across operations.
- **Continue strengthening cybersecurity** through improved frameworks, technologies, and employee awareness to protect information assets and enhance operational resilience.

Eleving Group's product universe

57%

Vehicle and device finance

Car financing



EUR 170.0 million
Net portfolio

Car rent-to-own



EUR 20.2 million
Net portfolio

Motorcycle financing

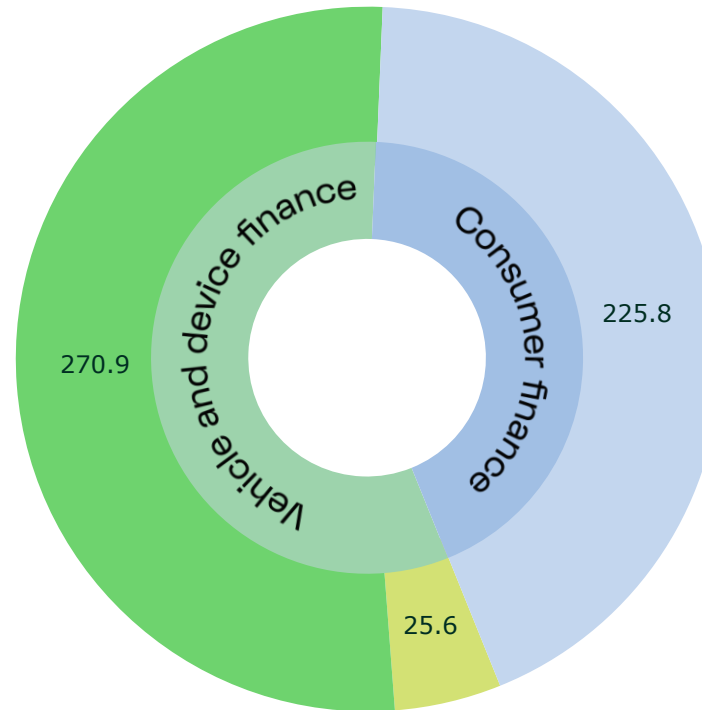


EUR 80.6 million
Net portfolio

Smartphones financing



EUR 25.6 million
Net portfolio



- Vehicle financing products
- Device financing products
- Consumer financing products

Personal loans



EUR 225.8 million
Net portfolio

43%

Consumer finance

Equity-accounted investments

Investment in a Latvian enterprise¹



Car-sharing and rental

EUR 6.1 million
Rental fleet

Joint venture with a local bank in Latvia²



Personal loans and car financing

EUR 48.7 million
Net portfolio

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

2. A strategic partnership with a local bank in Latvia (Eleving Group 49%, bank 51%)