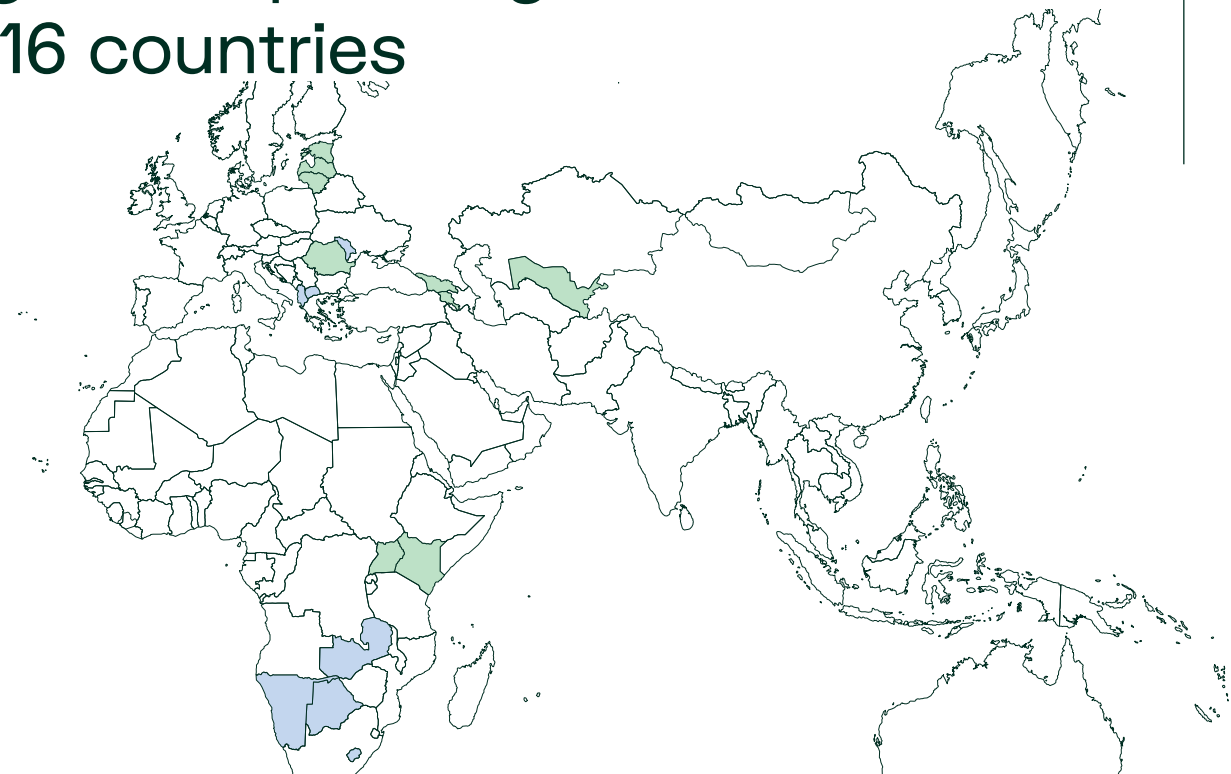


## Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

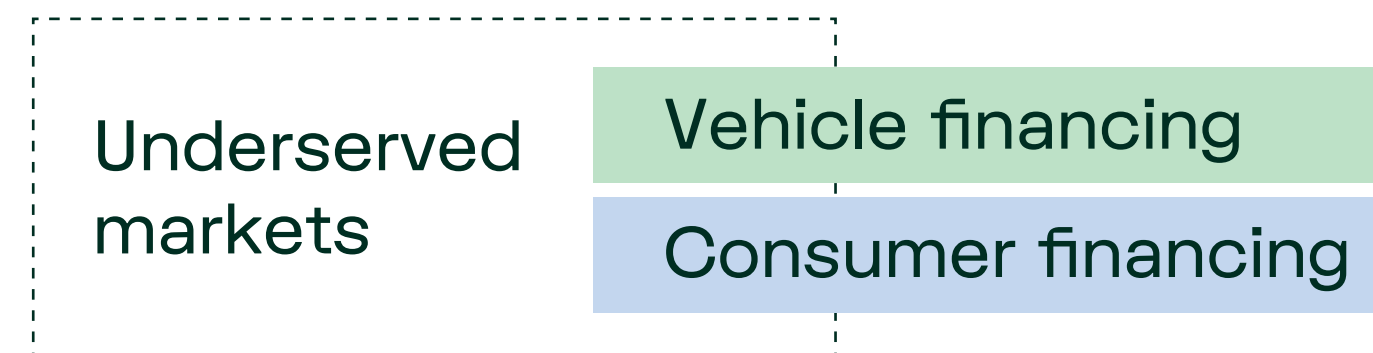
### Global reach

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, more than 2 850 employees, and 316 000 active loyal customers

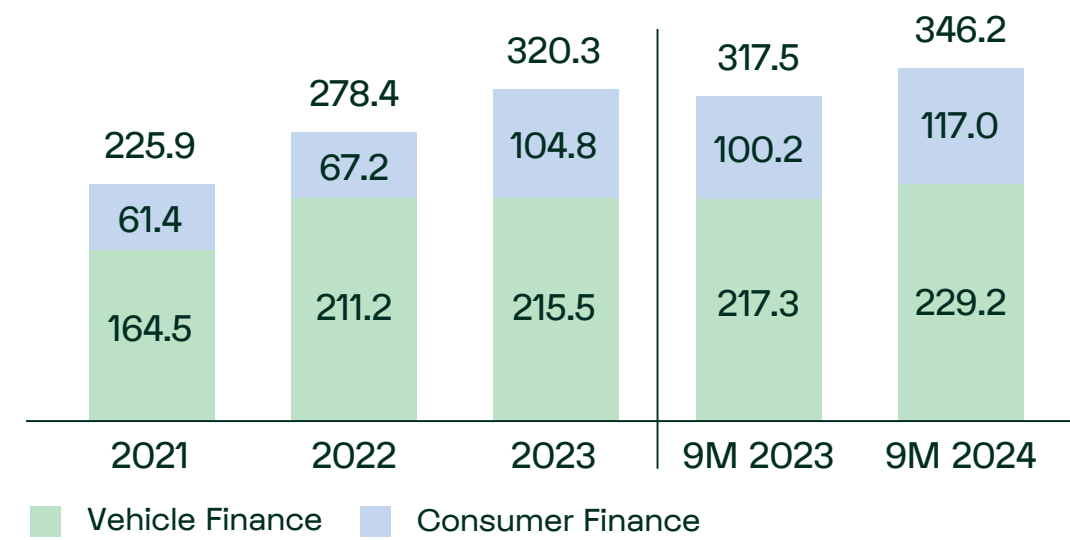
**316 000**  
active customers  
around the world

**EUR 1 880 000 000+**  
loans issued  
since inception

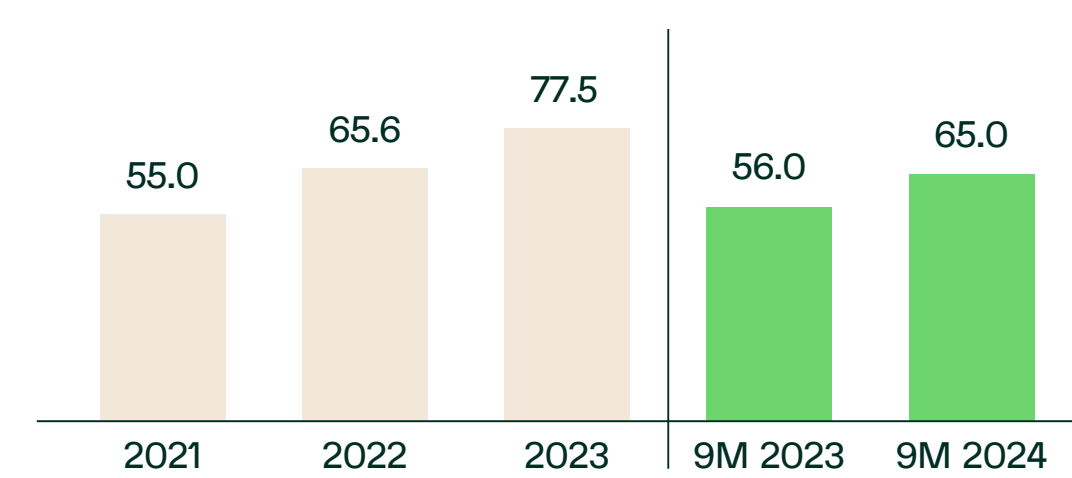
**2 850**  
employees



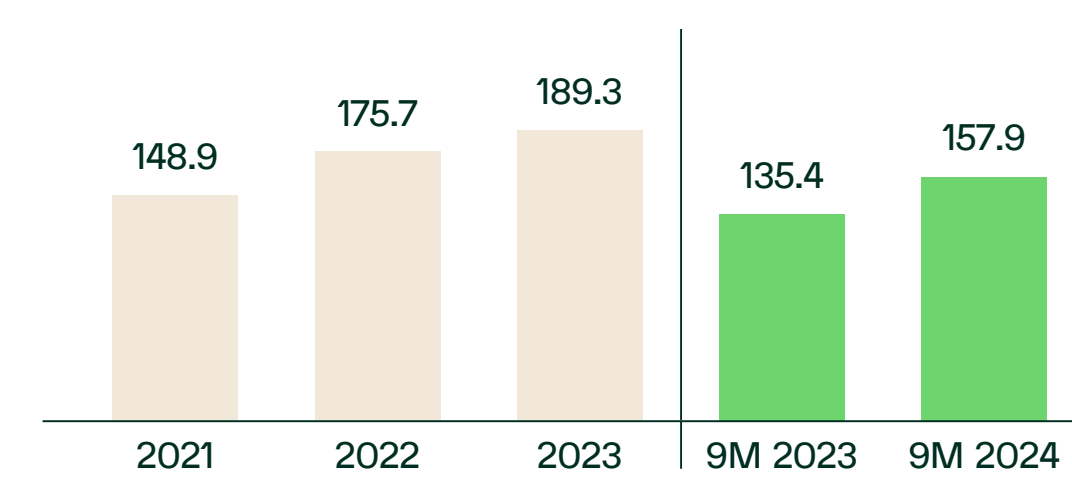
## Net portfolio, EUR mln



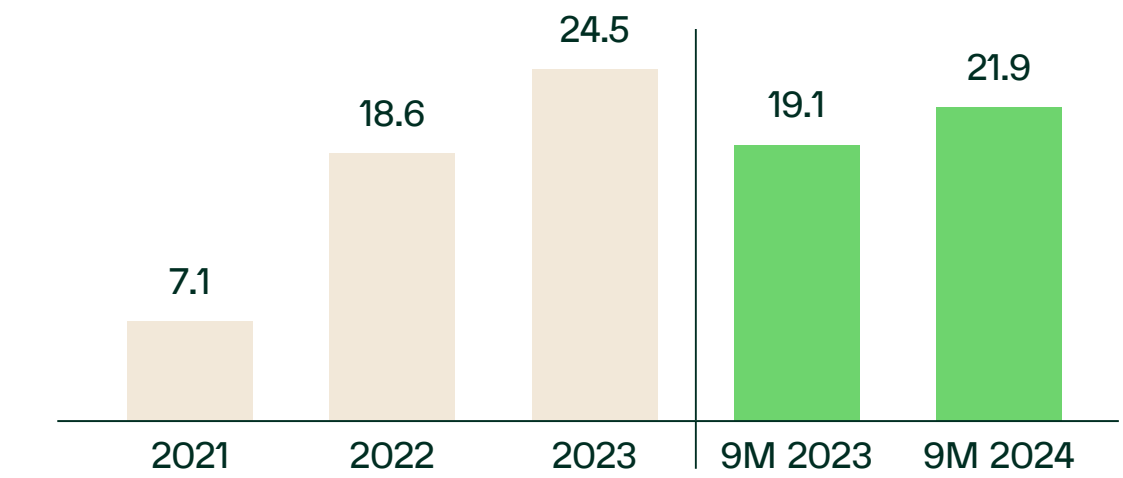
## Adjusted EBITDA, EUR mln



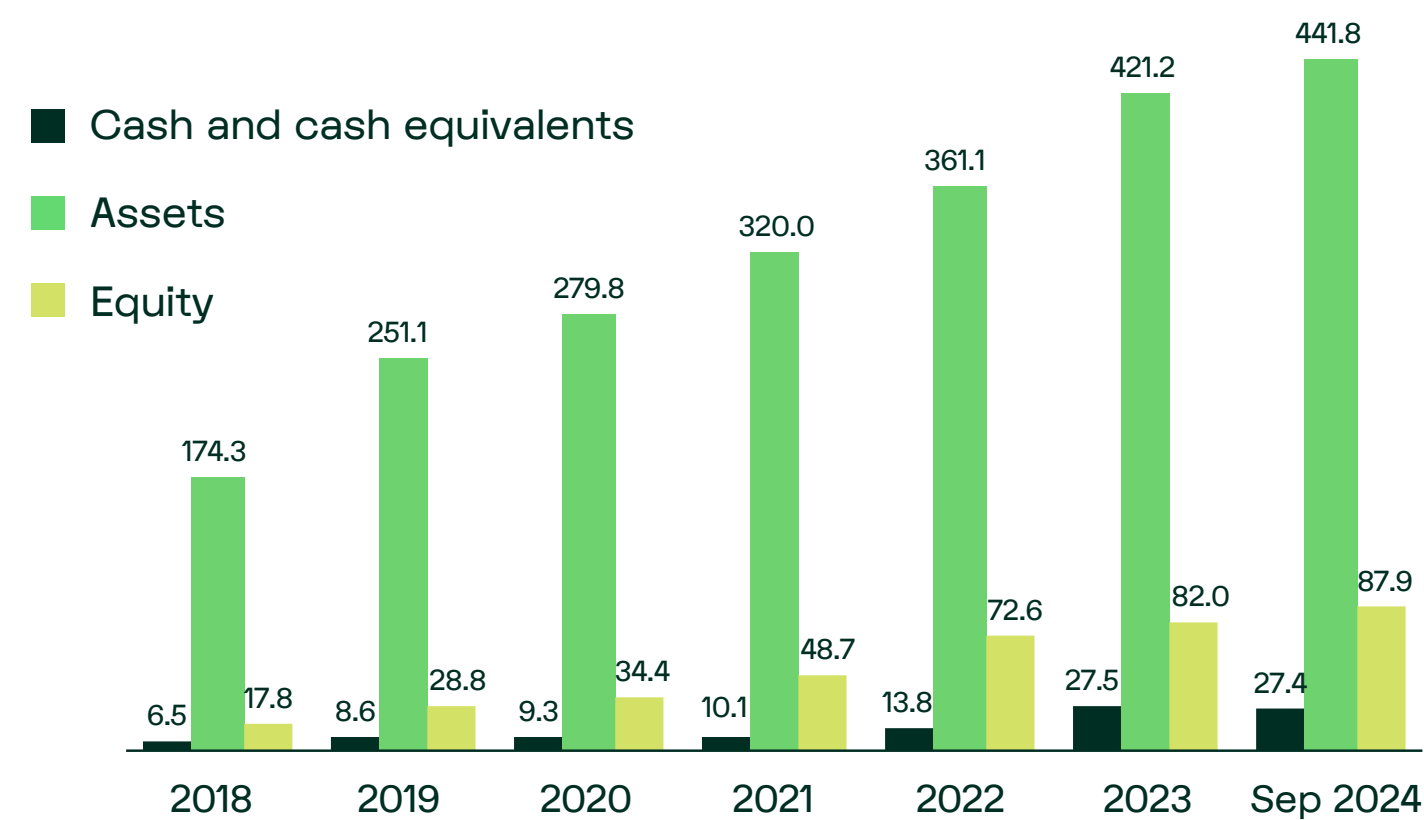
## Revenue, EUR mln<sup>1</sup>



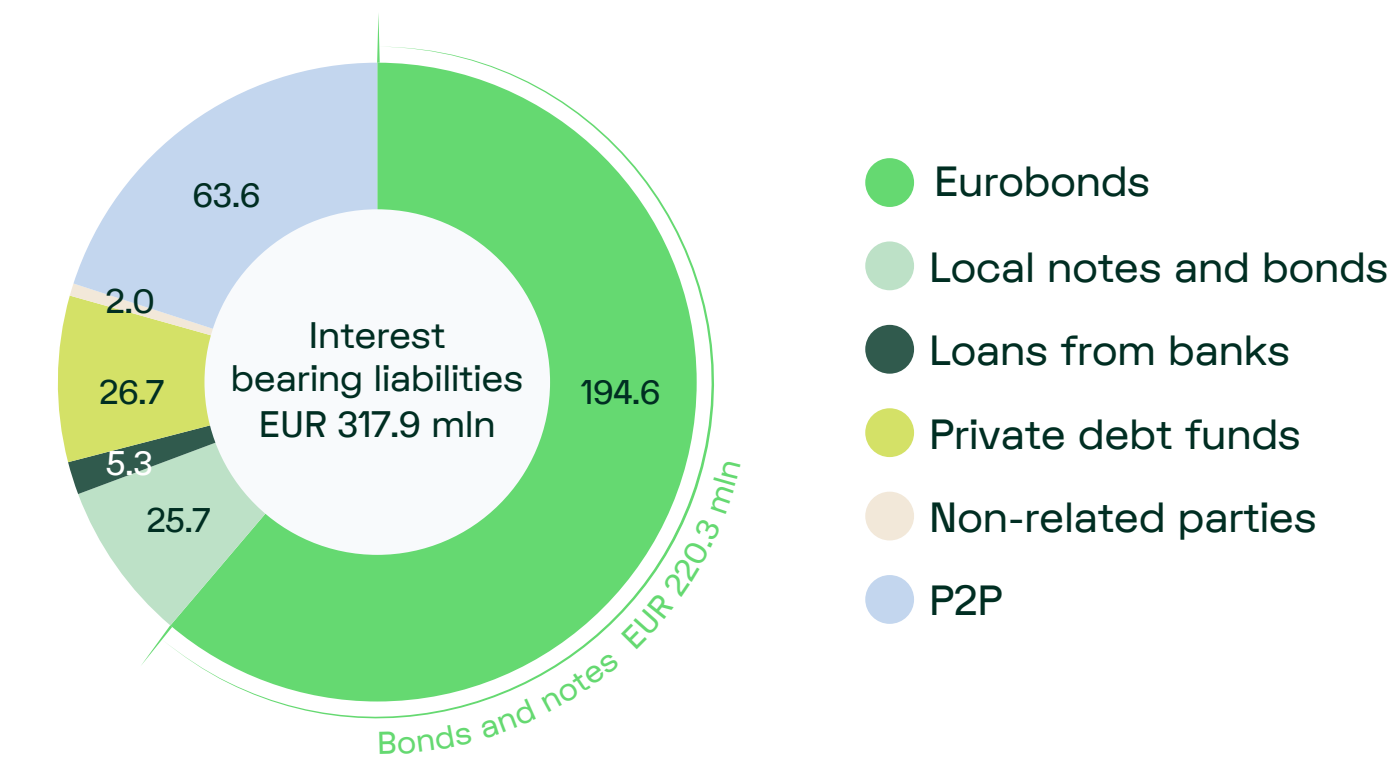
## Total net profit



## 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 →

EUR 25 mln

Eleving Group subordinated bonds  
ISIN code XS2427362491 →

Our Peer-to-peer lending platform Mintos:

Visit Mintos →

## Products & Services

<b>mogo</b> Vehicle leasing for pre-owned cars	<b>mogo</b> Motorcycle taxi loans in emerging markets <sup>2</sup>
<b>primero</b> Premium vehicle leasing for pre-owned cars	<b>OX DRIVE</b> / <b>CARGURU</b> Electric car sharing product
<b>Renti</b> Rent-to-buy services for ultimate flexibility	<b>Kredo.at</b> / <b>Tigo.mk</b> / <b>Sebo.md</b> / <b>Express Credit</b> Consumer loan products available online and through branch networks

## Processes

- Maintain healthy organic growth across existing products and markets, targeting a 5-20% growth rate depending on the market.
- Scale up portfolio operations in recently integrated South African region consumer lending markets, with core focus on creating sustainable financial products for the underserved population.
- Roll out SME financing product in existing European markets – launch the first market in 2025.
- In 2024, explore opportunities to launch new vehicle financing markets with the goal to open a new market in Q1 2025.
- Explore M&A opportunities in the markets for both entering the SME segment and entering a new market.
- Become a leading Electric motorcycle financier (financing new EVs and retrofitting used petrol bikes) in the Eastern Africa region.
- Roll out new generation 2.0 digital solutions (client cabinet, auto-process, car portal) across all Eleving Vehicle Finance markets.

## Capital management

- Explore opportunities to raise outside equity in 2024 for further company's growth.
- Further focus on fundraising initiatives to supplement the existing capital structures of different markets with local currency funding and unlock new debt funding avenues, especially in East African markets, to facilitate growth and mitigate the FX gap. Also, explore other FX hedging opportunities and options.
- Diversify and improve debt structure while raising additional debt across markets with a specific focus on financing partners with an impact focus.
- Exit from Belarus.

## Social Impact

- Implement a Group-wide environmental activity across all markets.
- Reduce the carbon footprint arising from the company's portfolio by implementing carbon offsetting projects in Kenya and Uganda.
- Continue the improvement of the company's processes and policies to maintain a sustainable and transparent business and reporting practice according to CSRD standards.
- Build an independent supervisory board following the best corporate governance practices.
- Execute a dividend policy.

<sup>1</sup> Adjusted with fair value gain on acquisition in 2021 in the amount of EUR 3.2 mln.  
<sup>2</sup> Kenya and Uganda

# Eleving Group's product universe

## Financing 79%

Financing products include traditional lease and leaseback products as well as consumer financing products that accounted for 79% of the Group's total net portfolio as of September 30, 2024.

## Services 21%

Services products include flexible lease and subscription-based products that accounted for 21% of the Group's total net portfolio as of September 30, 2024.

