

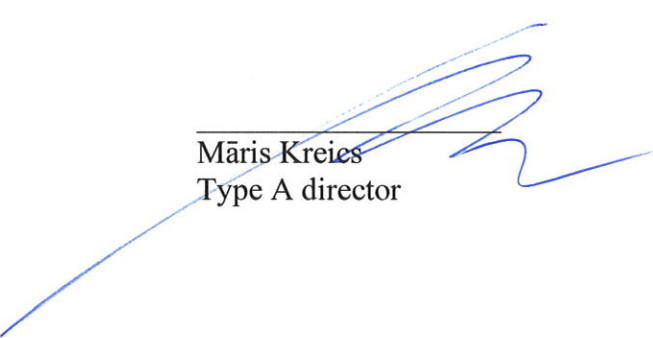
Directors' statement

The undersigned Mogo Finance, a public limited liability company (Societe Anonyme), governed by laws of the Grand-Duchy of Luxembourg, having its registered office at 8-10 Avenue de la Gare, L- 1610, Luxembourg and registered with the Luxembourg Trade and Companies Register under the number B 174457 (the "Company"),

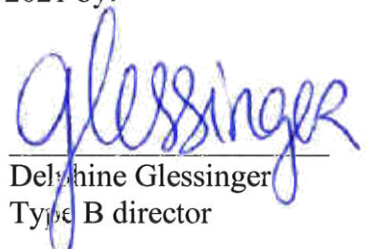
Hereby formally and expressly declares the following:

1. The consolidated annual report of the Company for the year ended 31 December 2020 is, to the best of Directors' knowledge, prepared in accordance with the applicable set of accounting standards and gives a true and fair view of the assets, liabilities, financial position and profit or loss of the Company and true undertakings included in the consolidation taken as a whole,
2. the management report of the Company includes a fair review of the development and performance of the business and the position of the Company and the undertakings included in the consolidation taken as a whole, together with description of the principal risks and uncertainties that they face.

Signed on behalf of the Company on 21 May 2021 by:



Māris Kreies
Type A director



Delphine Glessinger
Type B director