

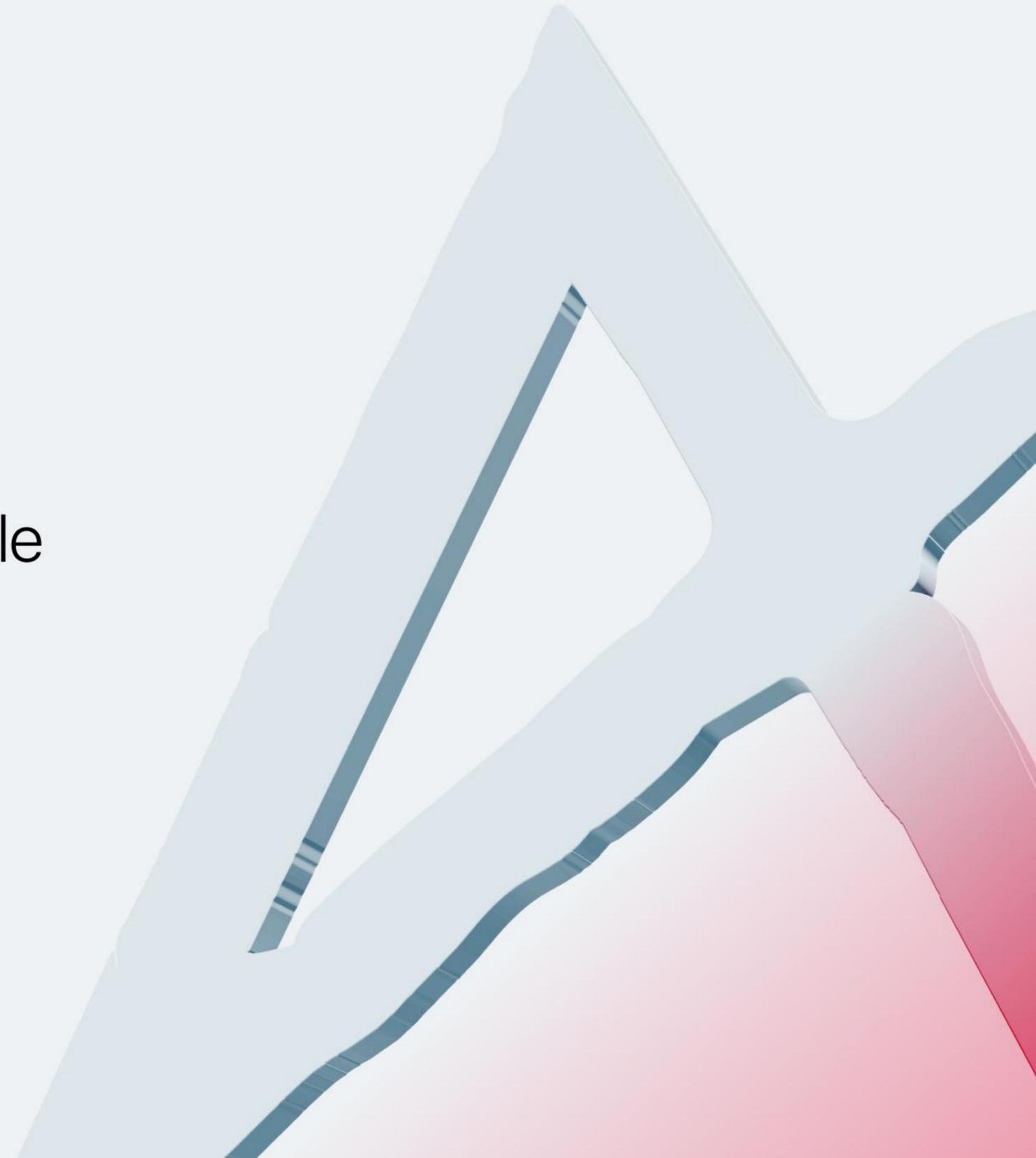
**2023**

**COMPANY PROFILE**

Stronger. Together.

## **VISION**

Pioneering fintech group driving  
creative disruption on a global scale



# MISSION

To build the Investor Nation



## **GOALS**

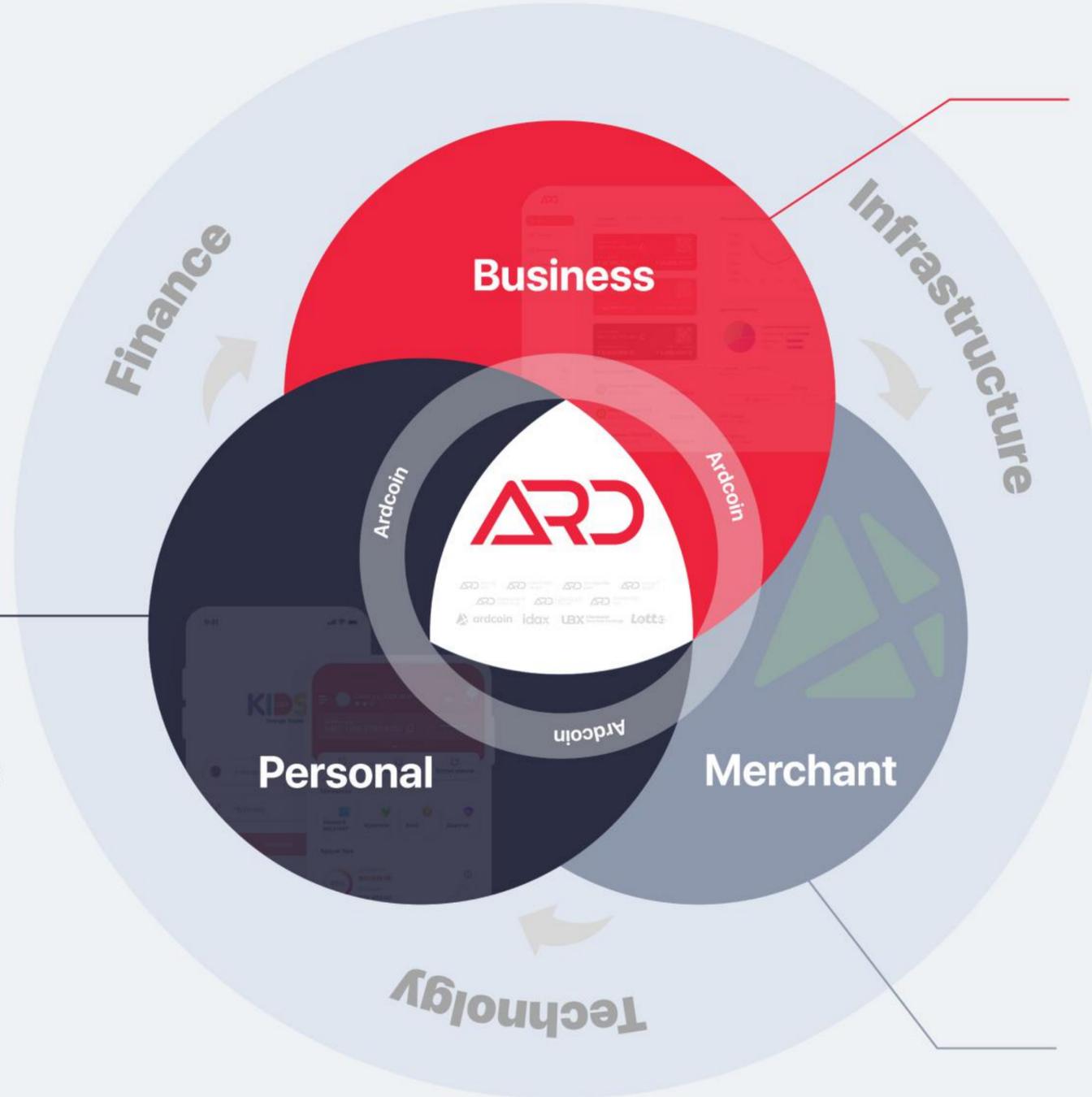
Disrupt and innovate  
Create digital marketplace  
Be sustainable



2005	2013	2018	2023	
				
Employee investment trust by XacBank	Rebranded into Ard Financial Group	Investor Nation movement	Full-scale digital banking	
1	10	15	<b>40</b>	INVESTMENT PORTFOLIO - COMPANIES
\$3.5 million	\$8.2 million	\$15.2 million	<b>\$59.8 million</b>	ASSETS UNDER MANAGEMENT
10	370	2,864	<b>+110K</b>	SHAREHOLDERS
₮10 <b>100x</b>	₮1,000 <b>3x</b>	₮3,000 <b>83.5%</b>	<b>₮3,506*</b>	SHARE PRICE

\*Ard Financial Group shares were split into 1.57 due to reverse takeover (RTO)

# Ard Ecosystem



## Loan

- Buy now pay later
- Consumer loan
- Savings backed loan
- Trust backed loan

## Insurance

- Health insurance
- Travel insurance
- Vehicle insurance
- Driver's liability compulsory insurance

## Savings

- Pension fund
- Children's savings
- Regular term deposit
- Cupcake

## Investment

- Stock trading
- Bond
- Intelligent investor/ Regular term investment
- Investment fund

## Lifestyle

- E-Commerce, E-Ticket
- Billing
- Financial education
- Lotto

## Loan

- Business loan

## Insurance

- Cargo
- Banking & Finance
- Construction
- Asset
- Mining
- Industrial & Commercial
- Property
- Health

## Savings

- Pension fund

## Investment

- Underwriting
- Equity financing
- Debt financing
- M&A
- Consulting

## Ardcoin loyalty program

## Internet bank

## Payment solution

- QR payment
- POS
- BNPL

**+1,600,000**

Users/Bank accounts

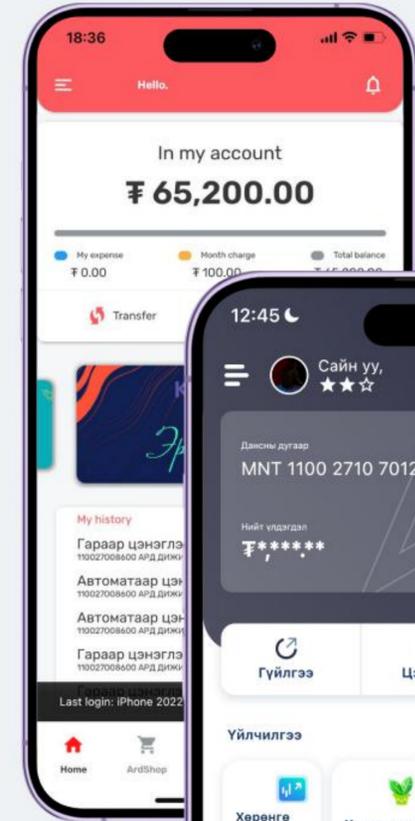
**+48,000**

Merchants

**+400**

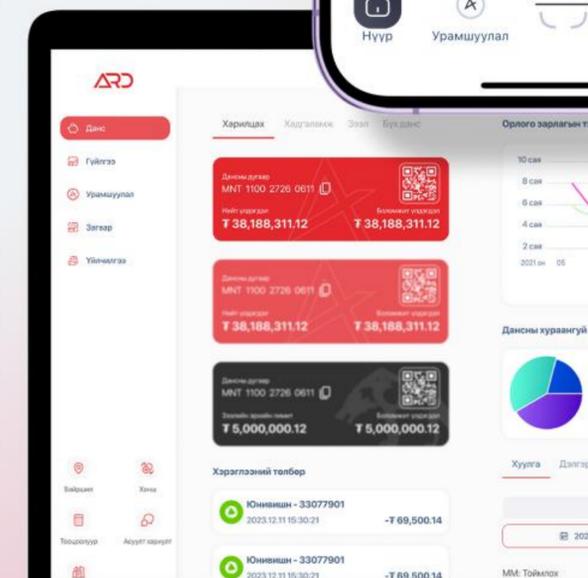
Nationwide branches

ArdKids



Ard App

Internet bank



### Banking

Non-bank



Leasing



Credit union



### Insurance

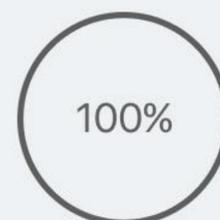
General insurance



Undurhaan JSC



Pension Fund



### Investment banking

Asset management



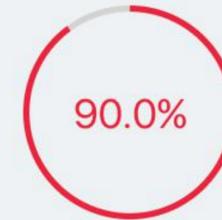
Closed-end fund



Open-ended fund



Broker-dealer



Real state



### Other

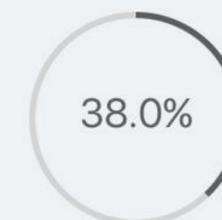
Huvsgul JSC



Media group



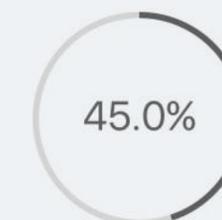
Securities exchange



Blockchain



Software development



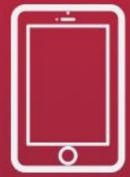
Postal services



Payment platform



# Fully digital



Online loan  
**24/7**



5 minutes  
**MNT5 million**



AI  
**Credit scoring**



Save on every  
**Transaction**

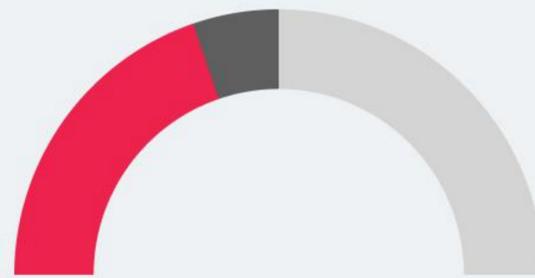
# Banking

▲ 29.0% YoY  
Total assets  
**\$33.9 million**

▲ 25.4% YoY  
Loan portfolio  
**\$24.7 million**

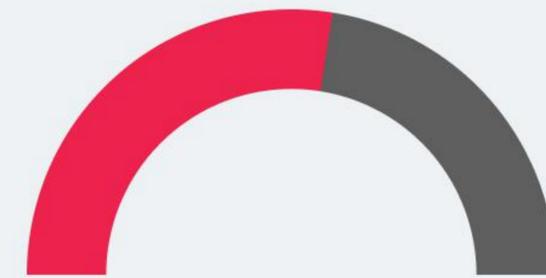
▲ 32.8% YoY  
Funding  
**\$21.2 million**

▲ 20.2% YoY  
Net profit  
**\$1.0 million**



Total loan disbursement  
**\$44 million**

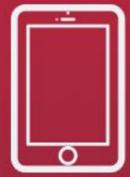
- Business  
**\$17.5 million**
- Retail  
**\$4.4 million**
- Online  
**\$22.1 million**



Borrowers\*  
**76,334**

- Female  
**55%**
- Male  
**45%**

# Fully digital



Online insurance  
**24/7**



Get insured in  
**5 minutes**



Simple  
**Claims**

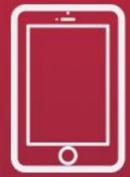


Auto  
**Pension savings**

# Insurance



# Fully digital



Trading  
**24/7**



Automated  
**Investing**

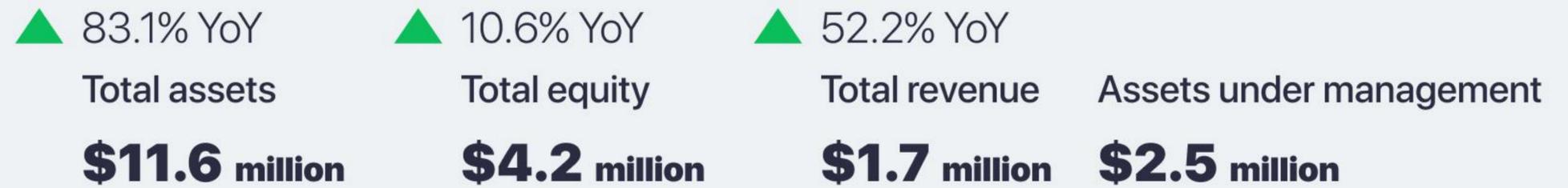


Portfolio  
**Diversification**



Smart asset  
**Management**

# Investment Banking



## A proven history of achieving successful investment exits over an extended period

Presented entry and exit amounts



## A substantial history of accomplishing successful strategic investments coupled with organic growth

Presented equity growth since Ard invested



## Shareholders' Structure - Ard Financial Group

	Shareholders	2023	%
1	EIT	2,775,406	9.70%
2	Ard Pension*	2,517,778	8.80%
3	Bruno Raschle	2,109,997	7.37%
4	Suhdorj A.	1,944,990	6.80%
5	Ganhuyag Ch.	1,590,466	5.56%
6	Ard Ventures	1,429,244	4.99%
7	Uyanga G.	1,389,754	4.86%
8	Golomt Custodian banking (ARDT)	900,000	3.15%
9	Ard Leasing	680,976	2.38%
10	Ard Credit	525,489	1.84%
11	Gereltuya S.	455,935	1.59%
12	Ronoc Limited	443,816	1.55%
13	Ard Securities	400,988	1.40%
14	Orgil S.	390,937	1.37%
15	Bat-Erdene G.	351,268	1.23%
	<b>Top 15</b>	<b>17,907,044</b>	<b>62.58%</b>
	<b>Others</b>	<b>10,707,219</b>	<b>37.42%</b>
	<b>Outstanding shares</b>	<b>28,614,263</b>	<b>100%</b>
	<b># of shareholders</b>	<b>19,069</b>	
	<b># of ARDT shareholders</b>	<b>3,061</b>	
	<b># of ADT shareholders</b>	<b>55,166</b>	



## Chairman



**Ganhuyag Chuluun**  
Executive Chairman,  
Ard Financial Group

## Ordinary members



**Bruno Raschle**  
Vice Chairman,  
Schroders Capital Holding



**Suhdorj Avir**  
Founder,  
GrapeCity Mongolia



**Odbayar Odonchimed**  
CEO,  
Mon-International

## Independent members



**Arnaud Ventura**  
Founder,  
Baobab Group



**Munhbat Chuluun**  
Vice President,  
South Gobi Resource  
Limited



**Mihail Zeldovich**  
Chairman of the  
Supervisory Board,  
Cocoon Capital



**Sergelen Munh-Ochir**  
President,  
IET



**Roland Nash**  
Founding Partner,  
VPE Capital

Ard Financial **Group**



**Zolboo** Batbileg  
Interim CEO



**Munh-Erdene** Munhbat  
Internal Auditor



**Ganchimeg** Batbayar  
Chief Public Relations  
Officer



**Bilguun** Hurelbaatar  
Chief Financial Officer



**Altan- Olzii** Chuluun  
Chief Data Officer



**Dashnyam** Jargalsaihan  
Chief Marketing Officer



**Uyanga** Buyandelger  
Director of Human Resources



**Selenge** Ganhuyag  
Chief Accountant



**Nyamgerel** Sukhchuluun  
Chief Legal Officer

## Subsidiaries



**Suhbaatar** Gurragchaa  
Ard Credit



**Munh-Od** Davaajav  
Ard Leasing



**Taishir** Tserenjav  
Ard Pension



**Dolgorsuren** Gunreg  
Ard Securities



**Uyanga** Galnyam  
Ard Properties



**Bilguun** Ganhuyag  
Ard Assets



**Tsogbadrah** Galbadrah  
Ard Insurance



**Handaa** Chuluunbaatar  
Ard Management



**Solongo** Tsend-Ayush  
Ard Support



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