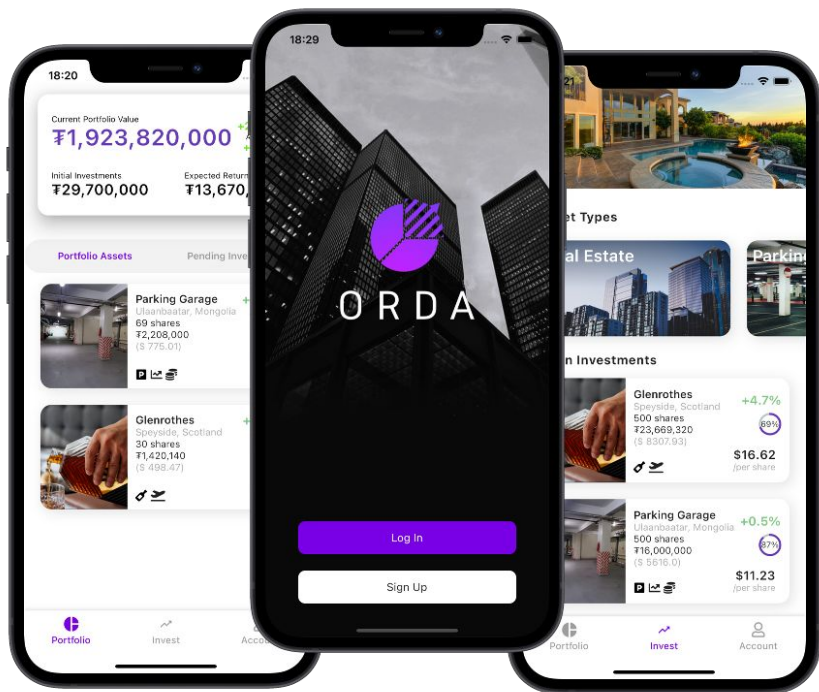




# ORDA LOAN BUNDLE #2

Debt instrument guaranteed by NBF1 Loan portfolio

October, 2022



# ORDA

**A mobile app that makes investing in alternative assets easy and accessible**

- 2 Special licenses: Asset management company, Non banking finance institution (NBFI);
- Entities in **Mongolia, S.Korea, Singapore;**
- **App users:** 700+ since MVP launch in June;
- 10+ investment assets, 3 fully managed and fractionalized private funds since March 2021;
  - **Whiskies:** GBP and EUR denominated annual market value appreciation of 14% - 30%;
  - **Real estate:** Paid out annual dividend;

# Loan bundle offering:

## Traction:

- **First loan bundle financing:** Raised about MNT 108m, of which 15% was in USD, from 17 investors.
- **Annual interest:** MNT tranche - **17%**, USD tranche - **10.5%**
- **Proceeds:** 100% of the loan proceeds were spent to expand the NBFi loan portfolio. We have successfully paid all interest payments on time every quarter.

## Terms of this round:

Denomination	MNT - ₮
Annual interest rate	20.00%
Maturity	1 year
Total amount - Soft cap	MNT 100,000,000
Interest payment	Quarterly
Minimum investment	MNT 100,000

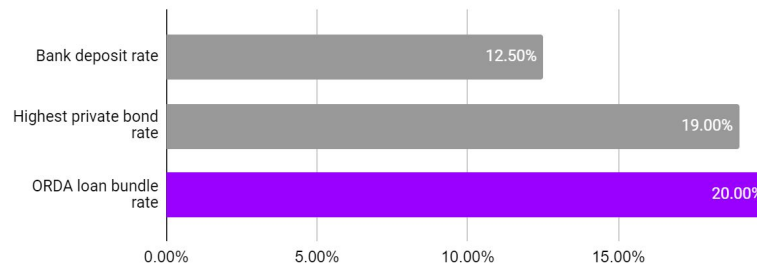
# Reason to invest in this product:

## Mongolian economic and stock market situation:



## Result:

- Economic recession + High inflation rate + Mongolian currency tugrik depreciating against USD, all of which makes real return of bank deposit lower;
- As investors' risk tolerance decreased, investments such as equity which are highly fluctuating and correlated to general economic situation are even more risky.
- Collateralized debt investments with stable interest that is higher than Bank deposit rate are more in demand.



# Participants:

Issuer:

## “Steppe Finance” LLC

<b>Activity</b>	Business consulting
<b>Date of incorporation</b>	13 December 2018
<b>Company registration number</b>	6379664
<b>Address</b>	Ulaanbaatar, Mongolia
<b>Shareholder structure</b>	Gerelmaa Batchuluun – 100%

Steppe Finance has previous experience of successfully implementing our first Loan bundle offering in October, 2021.

Guarantor:

## “ORDA Finance NBF1” LLC

<b>Licensed activity</b>	Lending
<b>License grant date</b>	10 June, 2015
<b>Amount of owner’s equity</b>	MNT1.9 billion
<b>Shareholder structure</b>	Gerelmaa Batchuluun – 100%
<b>CEO</b>	Kherlenchimeg A.

The NBF1 is planning to expand its lending operations into issuing credit line and credit card collateralized by investors’ asset portfolio on the Orda platform, and digital loans collateralized by crypto and digital assets.

# Financial information

Financial position /3Q2022/	
Total assets	2,151,910.90
Liabilities	151,263.20
Shareholders equity	2,006,890.80
Interest income	128,760.60
Net income	59,165.00
ROE	2.95%
ROA	2.75%

Prudential ratios /3Q2022/		Requirement	Performance
1	Tier-1 capital to risk-weighted assets ratio	> 10%	93.70%
2	Liquidity ratio	> 8%	38.90%
3	Bond financing ratio	< 50%	0.00%

# Pledged asset information of Loan portfolio

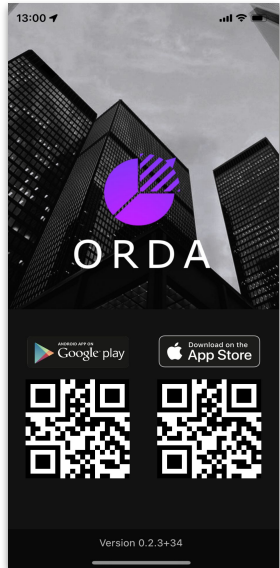
## Performance as of 3rd quarter 2022

<b>Loan portfolio value</b>		<b>1,653,859.94</b>	
<b>Loans granted to individuals</b>		<b>1,130,938.33</b>	<b>68.38%</b>
	Personal loan	149,390.78	
	Business loan	910,464.60	
	Car loan	71,082.95	
<b>Loans granted to legal entities</b>		<b>522,921.61</b>	<b>31.62%</b>
	Business loan	478,130.85	
	Car loan	44,790.76	
Number of loan accounts		34	
Weighted average monthly interest rate		2.10%	
Average life		24 cap	
Non-performing loan ratio		0%	

# Investment process on the app

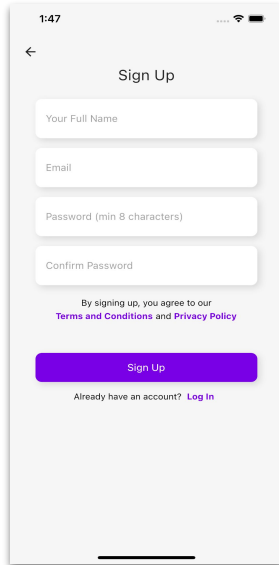
Download ORDA app

1



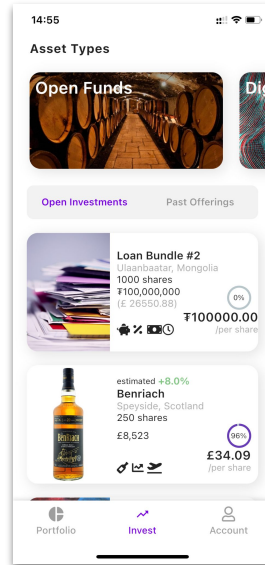
Sign up and Pass KYC process

2



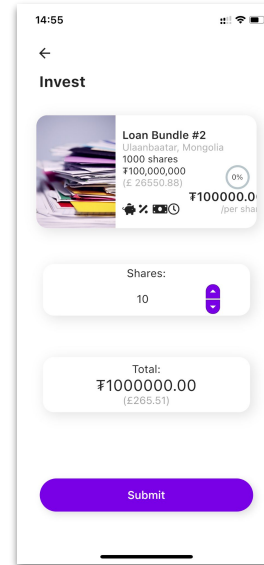
Go to Invest tab, click on "Loan bundle #2"

3



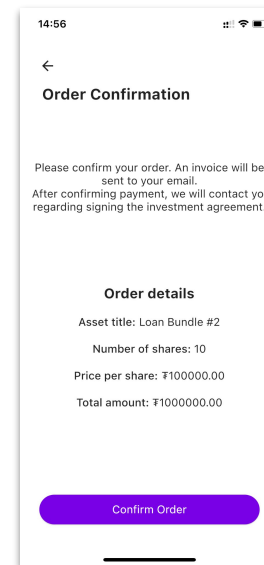
Click on the Invest button, and put the amount you wish to invest

4



Confirm your order

5



Make payment and Sign the agreement

6

Invoice and agreement will be sent to your registered email address.





# THANK YOU

Do you have any question?

Email: [invest@orda.mn](mailto:invest@orda.mn)

Tel: +976 7577-9444

Web: [www.orda.mn](http://www.orda.mn)



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