



Introduction Sep 2026



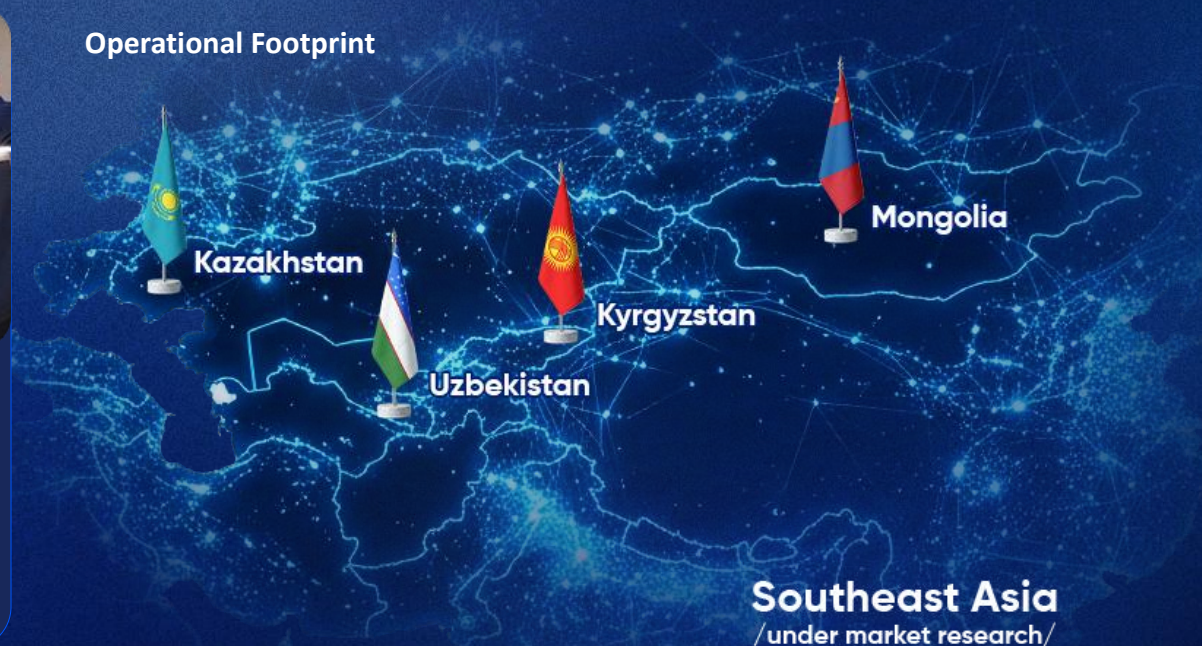
Vision:

To become the most trusted and innovative microfinance group serving internationally.

Mission:

Transforming microfinance through innovation and technology to unlock financial inclusion across the developing world.

Operational Footprint



Headquarters

Guernsey /Holding Company/
Singapore /International Headquarters/
Mongolia /Regional Headquarters /



LSE: ICFG - ICFG Limited
1st Mongolian Financial Institution
listed on international stock exchange



MSE: INV - InvesCore NBFI JSC
IPO in May 2019
FPO in June 2022
MSE Top-20 Index Component

We achieve our strategic goals through strong synergy among multiple businesses complementing each other across regions and sectors.

● Core Businesses



Flagship Microfinance
Providing financial services to individuals
and SMEs through branches



Proprietary Fintech Platform
Providing digital financial products,
offering Marketplace solutions for merchants and financial
institutions through fintech app



Group Technology Engine
Developing proprietary systems
leveraged on AI, ML and other
innovative solutions

● Ancillary Businesses



Capital Market Services



Real Estate Management



Digital Insurance Services

#1 NBFi in Mongolia

12.7% Market Share

180M USD Gross Loan Portfolio

13,000+ Number of Customers

100 TOP Enterprises 2026 & 2025

10 Year Anniversary

4.7B USD Financing Provided

IPO In 2019 on MSE

188M USD Market Cap on MSE

#7 Market Capitalisation

Key Products



Vehicle Loan



Credit Line



Business Loan

Our ESG Commitments



MSME Support Programs



Green Loan



Women Entrepreneurial Loan



Synergy Networking Events





Leading Fintech App
in Mongolia

1M

Total Registered
Users

110M

USD
Gross Loan Portfolio

80/20

Interest / Commission
Income Ratio

First Comprehensive Financial Marketplace Platform in Central Asia



Our Products



Car Loan



Insurance



Pocket Leasing



Digital Loan



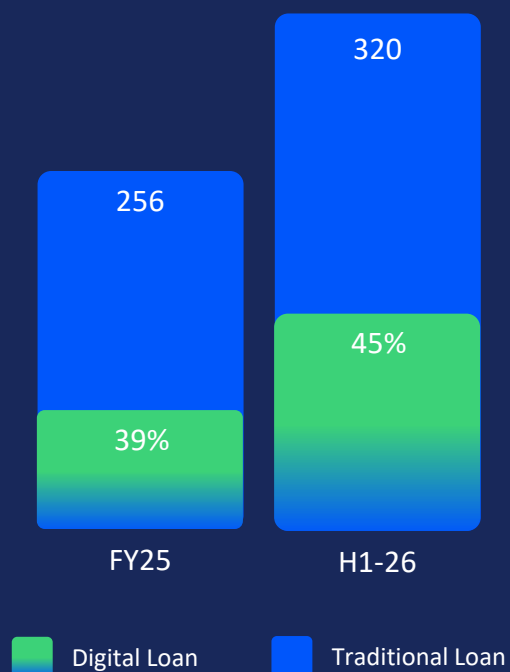
Trust Deposit



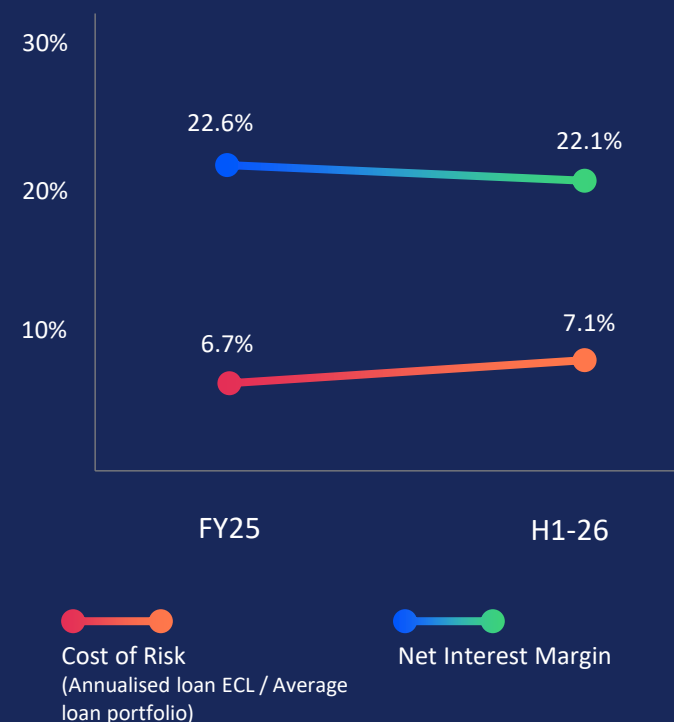
Pocket Zero BNPL

H1-26 Financial Highlights

Portfolio – Scale & Mix Gross Loan Portfolio (USD mil)



Margin & Risk Net Interest Margin & Cost Risk



Profitability Adjusted net profit (USD mil)



Our Expansion Strategy

Through our advanced technology and innovative management, we are transforming the relatively underdeveloped microfinance sector and increasing financial inclusion one step at a time.



Phase 1 : Mongolia (3.6 million)

Phase 2 : Central Asia (65 million)

Phase 3 : Southeast Asia (398 million)

2020 First Entered

3,700 Customers

8 Total Branches
+2 in Kyrgyzstan H1-26

#5 Largest NBFI
in Kyrgyzstan

30M USD
Gross Loan Portfolio

9% of Microfinance
Segment Profit

2026 Pocket
Kazakhstan

2026 Trust Deposit in
Kyrgyzstan

Green Leasing



Auto Leasing



Business Loan



Consumer Loan



Scaling Through Partnerships

Our Investors:



Our Partners:



Investment and Partnership Opportunities



Equity Investment

LSE: ICFG

Investing in ICFG on the London Stock Exchange provides broad exposure to our diversified portfolio across multiple sectors and global markets.

MSE: INV

Investing in INV on the Mongolian Stock Exchange offers a more focused opportunity, targeting our core business activities within Mongolia and Central Asia.



Debt Investment

We offer a broad spectrum of debt structures tailored to deliver optimal solutions through close collaboration and backed by our deep expertise.

- Corporate Bonds (Public and Private)
- Credit Loan Facilities
- Asset-Backed Securities
- Convertible/Non-Convertible Loan Notes



Business Partnership

Investment Advisory Partnership

We provide professional advisory and brokerage services to international investors and businesses, helping them achieve strategic objectives and execute investments in the regions where we operate.

Business Partnership

We collaborate with local experts and businesses to create mutually beneficial opportunities, leveraging the combined strengths of our expertise and advanced technologies.

Utilization
Strategy



Expansion of Existing
Business



Entry into New
Markets



Core Technology
Development and R&D

Investment Case (June 2026)

1 Market-leading platform with demonstrated influence in core Mongolian market	12.7% Market Share	#1 NBFIs in Mongolia	10 External NBFIs leveraging the Group's technology for loan origination	Increasing Ecosystem Influence
2 Proven organic growth with diversified customer base	320m USD Gross Loan Portfolio	Strong organic loan book expansion in core markets	1 million Registered Users 210,000 Active Borrowers	Significant Customer Base
3 High-margin business model with demonstrated operating efficiency	47.6% Net Profit Margin	Consistently high net profit margin	37.3% Cost to Income Ratio	Operating model designed for scalability and cost efficiency
4 Proprietary technology platform as a core competitive advantage	 In-house developed technology stack with full IP ownership Platform supports increasing transaction volumes at declining marginal cost Rapid product deployment and customization across markets, with demonstrated adoption by third-party NBFIs			
5 Demonstrated and scalable regional expansion	583 Licensed NBFIs	Continued growth in Mongolia, including potential consolidation of mid-sized players	9% Net profit contribution from Central Asia	Proven expansion into comparable under-penetrated markets
6 Evolving funding strategy	254m USD Diversified domestic and international funding sources			

Thank you

