

INSTITUTIONAL FUNDING OPPORTUNITY

**Proposed USD debt facility for Kazakhstan
fintech lending operations**

GM Group Limited (AIFC) | October 2026 | Indicative proposal





— GROUP —

AN ESTABLISHED PLATFORM. A NEW GROWTH CHAPTER.

Kazakhstan digital lending • Proposed auto-lending expansion

GM GROUP LIMITED (AIFC1)

Two licensed MFOs.
One Integrated growth platform.

UniCredo - Established digital consumer lending

MoneyPlus - Secured auto-lending expansion

PROPOSED CAPITAL ROUTE

Investor debt to GM Group, with onward funding to
UniCredo and MoneyPlus.

PROPOSED FUNDING PROGRAM

\$50M

- ✓ Capital to scale digital lending and launch secured auto lending
- ✓ Proposed debt financing Structure and drawdown profile to agree
- ✓ Phased drawdowns to match origination capacity

AIFC: Astana International Financial Centre, a Kazakhstan financial hub with a legal framework based on English common law.

ONE PLATFORM. TWO CLEARLY DEFINED LENDING STORIES.

An established origination model with a separate product rollout

01 UniCredo Digital Lending

Consumer Microloans

2019

tounded

118k+

registered customers

100%

online model

\$13M

Total Assets

\$5M

Operating Revenue

62%

NII / interest income

02 MoneyPlus

Auto Lending

\$2.01m

Total assets

\$1.56m

Customer loans

\$0.17m

Net profit

Vehicle collateral. Target average ticket: **~\$19.8k.**

Romania - Europe PDL Expansion

Consumer Microloans

RON 57.6bn

NBFI sector
assets

Romania, 2023

1.42m

NBFI customers
of which 1.22m
individuals

1.69m

NBFI contracts
reported at year-
end 2023

16.1%

NBFI sector ROE
RON 1.51bn net
profit

Consumer Microloans

Consumer Microloans

Up to KZT 50bn

target portfolio

2026-2027

growth window

< =5%

target NPL

~KZT 9m

average ticket

PROVEN PAYMENT DISCIPLINE

Capital-market access and debt-service track record

Five consecutive issuances via Kazakhstan Stock Exchange (KASE)

MFUCb6

KZT 2.0bn

20% coupon

Redeemed - July 2026

MFUCb7

USD 4.0m

13% coupon

Maturity - Mar 2027

MFUCb8

KZT 3.0bn

20% coupon

Maturity - Jun 2028

MFUCb9

USD 4.0m

11% coupon

Maturity - Oct 2028

MFUCb10

KZT 4.0bn

20% coupon

Listed - Jul 2026

Payment discipline

KASE disclosures confirm coupon payments on MFUCb7, MFUCb8 and MFUCb9.

AN INTRODUCTION TODAY. A FOCUSED DISCUSSION AFTER MONEY 20/20.

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Follow-up: NDA, portfolio data, cash-flow forecast and facility terms.

Our ask: a follow-up meeting with your investment or credit team.



APPENDIX: FINANCIAL DETAIL

USD million. Separate legal entities and reporting periods

UNICREDO

Metric	FY2024	FY2025	H1 2026
Assets	8.64	12.67	12.80
Equity	1.43	1.79	2.74
Net profit	0.24	0.35	0.95

Borrower performance (FY2025)
PAR30, PAR90, net losses and collections: finance confirmation pending.

UniCredo FY2024 and FY2025: audited KASE summary. H1 2026: interim KASE summary.
MoneyPlus: prior management presentation. H1 and full-year profits cover different periods.

MONEYPLUS

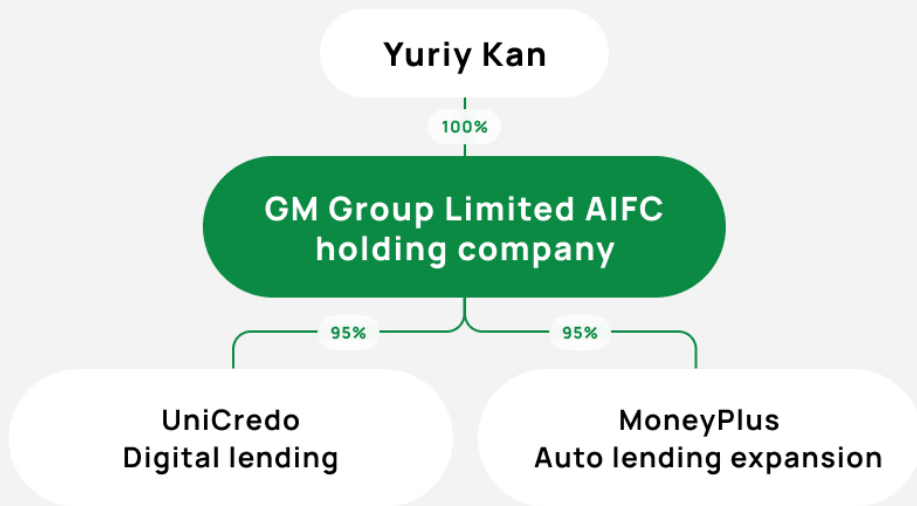
Metric	FY2024	FY2025
Assets	0.83	2.01
Customer loans	0.58	1.56
FY2025 interest income: \$1.04m FY2025 net profit: \$0.17m		

FX: KZT 453.93/USD (NBK, 10 Oct 2026). Convenience translation only. Original KZT figures in speaker notes.

TEAM AND OWNERSHIP STRUCTURE

Yuriy Kan controls the AIFC holding company and its operating platform

MANAGEMENT AND ADVISORY



MANAGEMENT AND ADVISORY

Yuriy Kan

Founder and Director, GM Group 15+ years of experience

Karina Kalymbetova

Chief Executive Officer, UniCredo

Nazira

Advisor, GM Group 25 years of experience



KAZAKHSTAN INVESTMENT OUTLOOK

Kazakhstan investment outlook

05. GROWING INVESTOR INTEREST

400+

international companies
operate in Kazakhstan

150+

active foreign investors in financial
services and fintech

30+

global VC and growth funds with
investments in the region

\$500M+

total fintech investments in
Central Asia (2020-2025)

Select investors active in Kazakhstan and central Asia

Global Growth & VC



development Finance Institutions



Regional & Emerging Market Funds



Strategic Investors & Corporates



AIFC HOLDING AND INVESTOR FRAMEWORK

GM Group Limited connects international capital with Kazakhstan lending operations

LEGAL FRAMEWORK

Civil and commercial laws based on principles of the laws of England and Wales.

DISPUTE RESOLUTION

Independent AIFC Court and International Arbitration Centre. Jurisdiction depends on the transaction and party agreement.

TAX REGIME

Eligibility-based incentives for qualifying activities, income and instruments. The transaction structure determines applicable benefits.

INTERNATIONAL BUSINESS COMMUNITY

5,600+ registered companies from 90 countries. AIFC attracted \$21.8bn+ since its foundation.

AIFC disclosure, 20 May 2026