

CREDITECH MONGOL NBFI

@ctm.mn

INTRODUCTION

For over nine years, CrediTech Mongol NBFi has been a pillar of the financial industry, offering a diverse range of loan products to individuals and businesses. Our comprehensive portfolio includes business loans, car leases, quick loans secured by real estate, commercial lending, asset management, trust, and investment services. We have proudly served hundreds of customers, both in Mongolia and internationally.

Established by an individual who played a pivotal role in Mongolia's banking industry, CrediTech Mongol NBFi was founded in July 2014. The founder also held a prominent C-level position in one of the country's top banks. Over the years, CrediTech Mongol NBFi has evolved into a financial institution with assets exceeding \$4 million. Our current team, assembled three years ago, has achieved remarkable results. In just this short span, we have quadrupled profitability, expanded our assets, and significantly grown our loan portfolio.

Our dedicated team operates from two full-service branches in Ulaanbaatar, Mongolia. Our headquarters are situated in downtown Ulaanbaatar, and we also have additional car lease offices located in the Khan-Uul district of Ulaanbaatar. We are committed to providing our customers with convenient, secure, and efficient online access to our loan and trust services, enabling them to manage their finances with ease.

ADVISORY BOARD MEMBERS

[Dr. Andreas Spaeth](#)

Consultant for ADRA International Served as an international program director for World Relief Germany and World Vision.

[Paul Kleinbart](#)

General Manager, Kleinbart Learning & Development Solutions

[Yves Matthieu](#)

Senior Finance & Microfinance Advisor CEO of FACY s.a

[Jacques Eigeldinger](#)

Co-Founder & Shareholder of Haakon LTD (Switzerland)

WHY CHOOSE CREDITECH MONGOL NBFi?

Our choice of Creditech Mongol NBFi is grounded in several key factors:

Founder's Experience: With 20 years of experience in the banking and financial sector, our founder possesses an excellent reputation both locally and internationally. Their professional network spans across banking, finance, business, and politics, having held the position of VP for Mongolia's largest retail bank, which boasted 540 branches and 6,000 employees.

Funding and Recognition:

We proudly hold the title of one of the largest NBFis' in Mongolia, with funding support from reputable organizations such as the EU, UNDP, KfW, DFID, UK Government, WB, USAID, Planet Finance, OikoCredit, EBRD, Blue Orchard, Triple Jump, Triodos, and Incofin.

Funds and Projects:

Over the years, we have successfully managed various funds and projects,

Including:

Funded MNT 400 million from the World Bank (fully paid back)

Funding MNT 250 million from the World Bank (fully paid back)

Ongoing application for MNT 700 million from the World Bank

Green Credit Initiative: Collaborating with MoE and MoF to develop Green Credit in Mongolia, aiming to become a pioneer in providing environmentally friendly financial solutions.

Key Strengths: Passion and Ambition: We are driven by a strong passion and ambition to lead and positively impact the market.

Robust Policies and Procedures: We adhere to proper policy procedures, implement effective risk management, and maintain a bankable long-term client pool.

Structural Approach: Structurally, we operate more like a bank than a typical NBFi, a strategy we will continue to uphold in the future.

CREDITECH MONGOL NBFi DIFFERENTIATIONS

Experienced Team:

Our management and team collectively possess 15-20 years of experience in the financial and banking sectors, providing us with a strong competitive edge.

Talent Network:

We boast a robust talent network within the industry, further enhancing our distinctiveness among other NBFIs. Reputation: CrediTech Mongol NBFi holds a high reputation in both international and domestic financial markets, setting us apart from other NBFIs.

International Standards:

Our rules, regulations, procedures, and policies are founded on international banking projects and commercial bank experiences, differentiating CTM from other NBFIs.

Loyal Clientele:

We take pride in our loyal clients, many of whom have cooperated with us for numerous years, highlighting our commitment to long-term relationships.

HOW WE CONTINUE TO GROW

Staying Ahead of the Curve:

We provide a wide range of financial products and services that meet the expectations of a large NBFi, while maintaining a community and family-owned atmosphere.

Cutting-Edge Financial Technology:

We continually seek and adopt technological advancements, ensuring that collaborating with us is a modern, fast, easy, and secure experience.

Professional Expertise:

Our friendly and knowledgeable industry experts are committed to earning trust through their actions. They stand ready to assist customers with tailored advice, innovative ideas, and top-tier financial services.

With these three foundational pillars firmly in place, CrediTech Mongol NBFi has emerged as one of the fastest-growing and top-performing NBFis in the country.

AMGALANBAYAR KHUU, CEO

Amgalanbayar's career in finance began at Khan Bank of Mongolia, where he served as a Loan Officer from April 2012 to July 2013. During this time, he provided invaluable expertise to clients, advising them on loan conditions and requirements, reviewing and analyzing loan applications, and assessing the financial situations of borrowers. His role extended to the preparation of internal and external reports on credit activities and participation in the development of new loan products.

In April 2014, Amgalanbayar joined XacBank of Mongolia as a Private Banker, a position he held until October 2021. As a Private Banker, he played a crucial role in thoroughly examining loan applications, ensuring all required documentation was complete and accurate. His responsibilities included evaluating the financial capacity, creditworthiness, and repayment ability of prospective clients based on their financial history and credit reports. Amgalanbayar conducted comprehensive risk assessments to determine the level of risk associated with each loan application and monitored individual customer debt repayments.

In October 2021, Amgalanbayar assumed the position of CEO at CrediTech Mongol NBFi. As CEO, he is responsible for the day-to-day management of the company and plays a pivotal role in developing business strategies and plans that align with both short-term and long-term objectives. His leadership and motivation of staff have advanced employee engagement, ensuring the organization's mission and goals are met. Amgalanbayar Khuu's leadership at CrediTech Mongol NBFi prioritizes ongoing efforts to improve the quality and performance of the loan portfolio through rigorous risk assessment and prudent lending practices. He consistently reviews and updates loan agreements and related contracts to ensure strict compliance with all relevant laws, regulations, and directives. Furthermore, he fosters knowledge exchange and experience sharing among the company's loan officers, enhancing their expertise and keeping them well-informed about industry developments.

With his extensive experience and dedication to the financial sector, Amgalanbayar Khuu continues to drive CrediTech Mongol NBFi's growth and success, making it one of the fastest-growing and top-performing NBFIs in Mongolia.

Investment | Projects | Family-owned businesses | Medium and small businesses | Asset management | Trust service

LOOKING FORWARD TO HEARING FROM YOU

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