

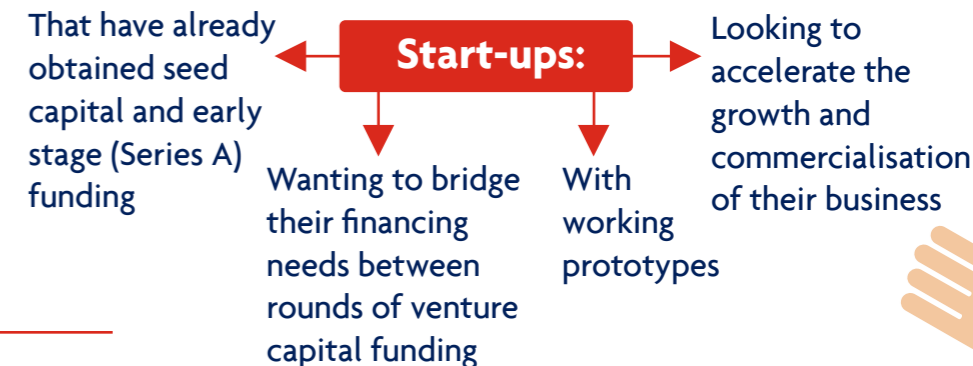
1 What is venture debt?

- A type of debt financing**
- An alternative to equity financing
 - It extends the runway between rounds of funding
 - Non-dilutive or minimally dilutive
 - Does not require collateral or guarantees

2 What venture debt is often confused with:

- Venture capital
- Micro-loans
- Traditional commercial loans

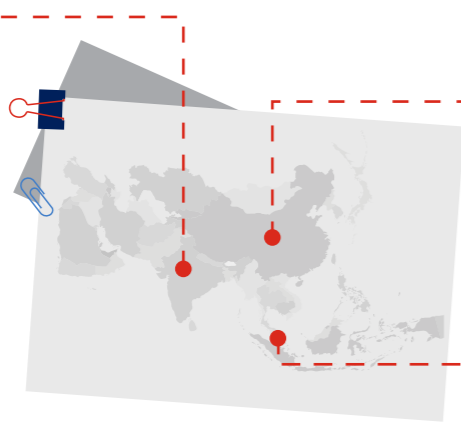
3 Who should apply for venture debt?



4 Asia's biggest potential markets for venture debt

Three markets with combined potential market size of **US\$2.2 billion** for venture debt in the next five years.

India: • Increasing internet penetration is expected to spur the growth of internet and high-tech start-ups



China: • Robust start-up ecosystem - Beijing's Zhongguancun is set to be the next 'Silicon Valley' of China

Singapore: • Strategic location and strong government support and funding - will be the start-up hub of Southeast Asia

How Asia's best high-tech start-ups can benefit from venture debt

UOB and Temasek joint venture to offer US\$500 million in venture debt financing for Asian start-ups

InnoVen Capital combines UOB's strengths in the SME segment and Temasek Group's expertise in venture capital



5 InnoVen Capital India – serving high growth venture capital-backed companies in India

India's first and largest venture debt business

- Provided more than **75 venture debt loans** to more than 50 companies
- Outlay of **more than US\$110 million** of venture debt in India

6 UOB signed a venture debt deal with Reebonz in October 2014

- 💡 Venture debt financing from UOB has allowed Reebonz to bridge their capital and operational needs
- 💡 This has also provided Reebonz with more flexibility in their funding options