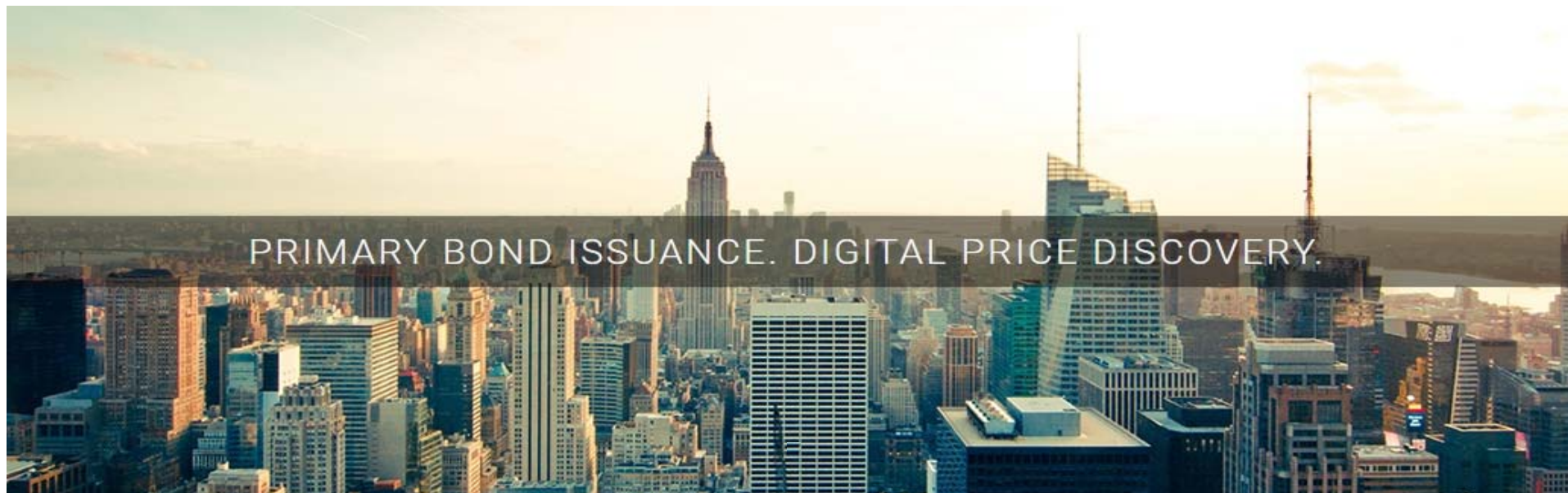




Overbond

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November 7-8, 2017

PRIVATE AND CONFIDENTIAL

Primary Bond Market: Bond Origination Process

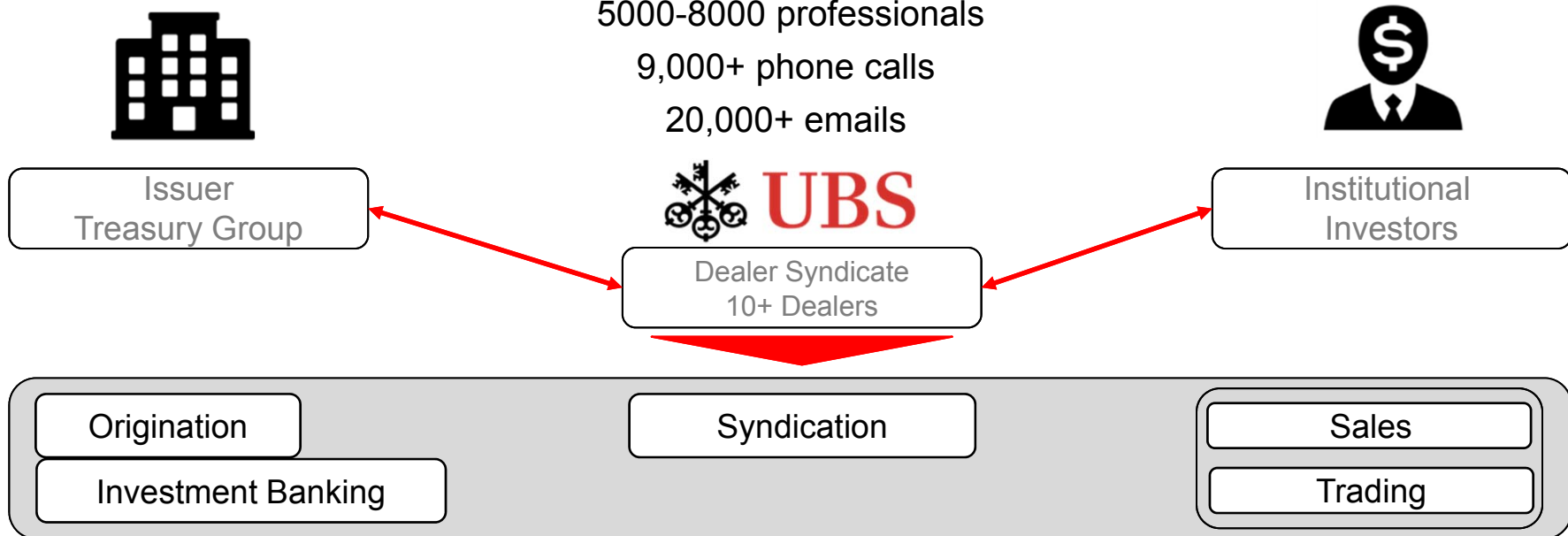
All parties involved in the bond origination process benefit from digital execution capability

On an average size institutional deal:

5000-8000 professionals

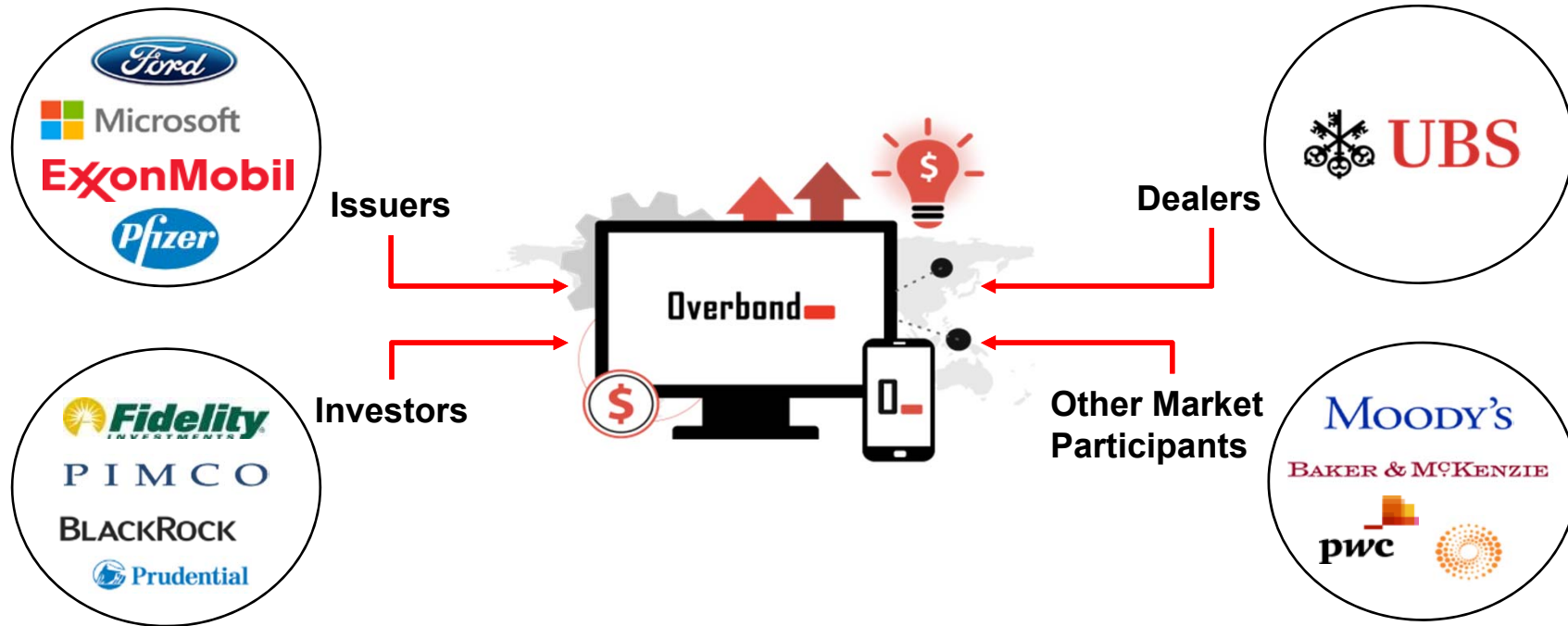
9,000+ phone calls

20,000+ emails



Bond Marketplace Fintech Enabler




Overbond enables global bond origination with its integrated digital platform



UBS leverages large network to gain a competitive edge by establishing stronger relationships

Overbond Advantages for Issuers, Dealers and Investors

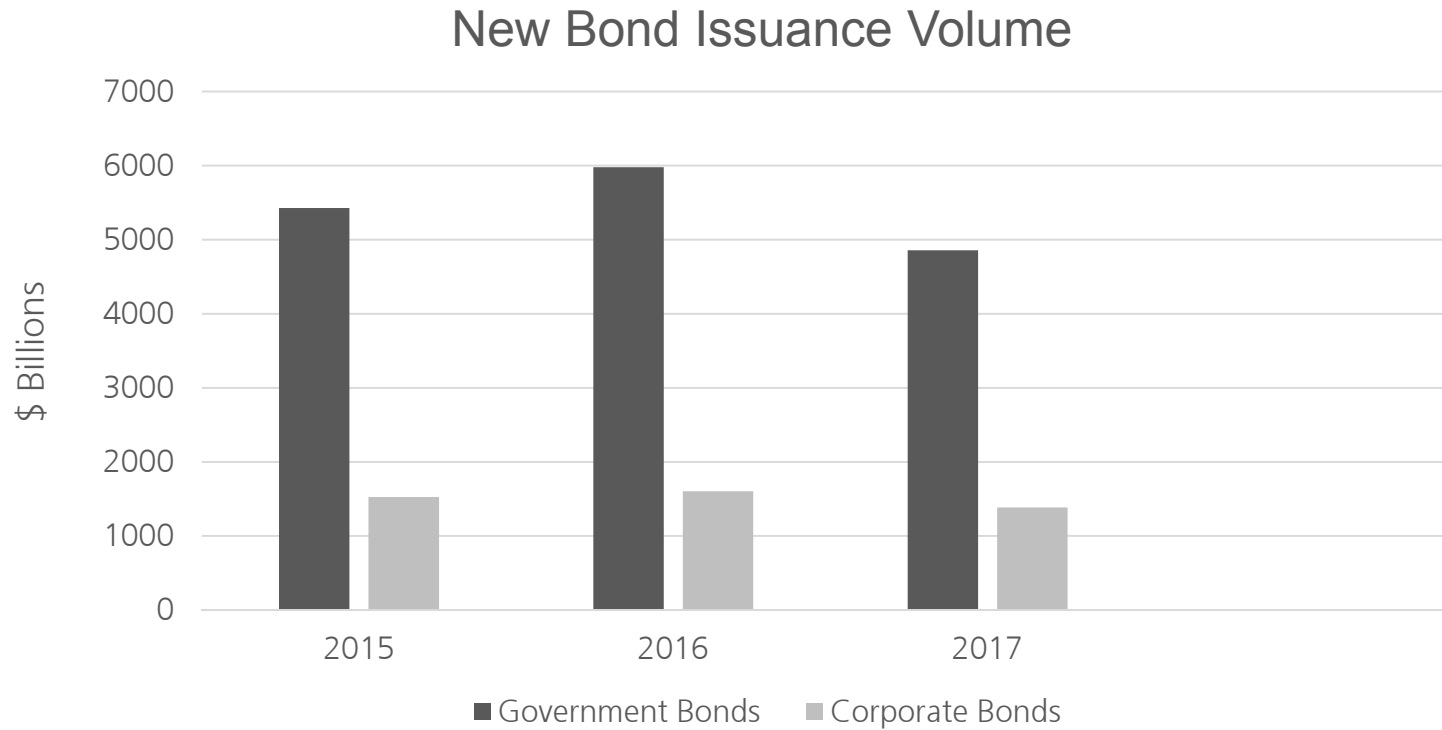


 Issuers	 Dealers	 Investors
Quotations and Comparables Pricing	New Deal Supply & Demand	New Bond Investment Ideas
Investor Insights	Better Client Coverage	New Bond Investment Ideas
Advanced Market Analytics	Doing More With Less	Advanced Market Analytics



Overbond connects all bond market participants together. It is a digital platform that makes primary bond issuance digital, transparent and secure.

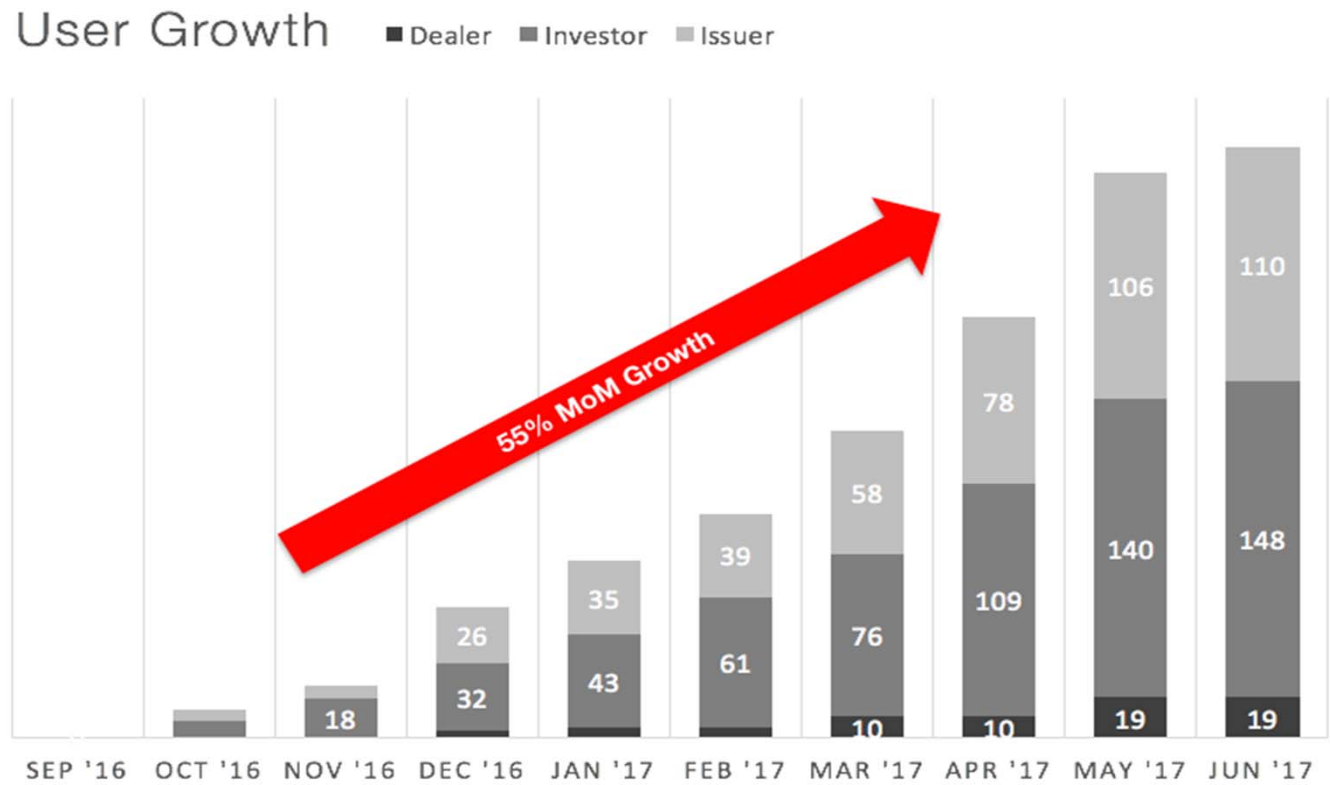
The Opportunity: \$6.25 Trillion in North America



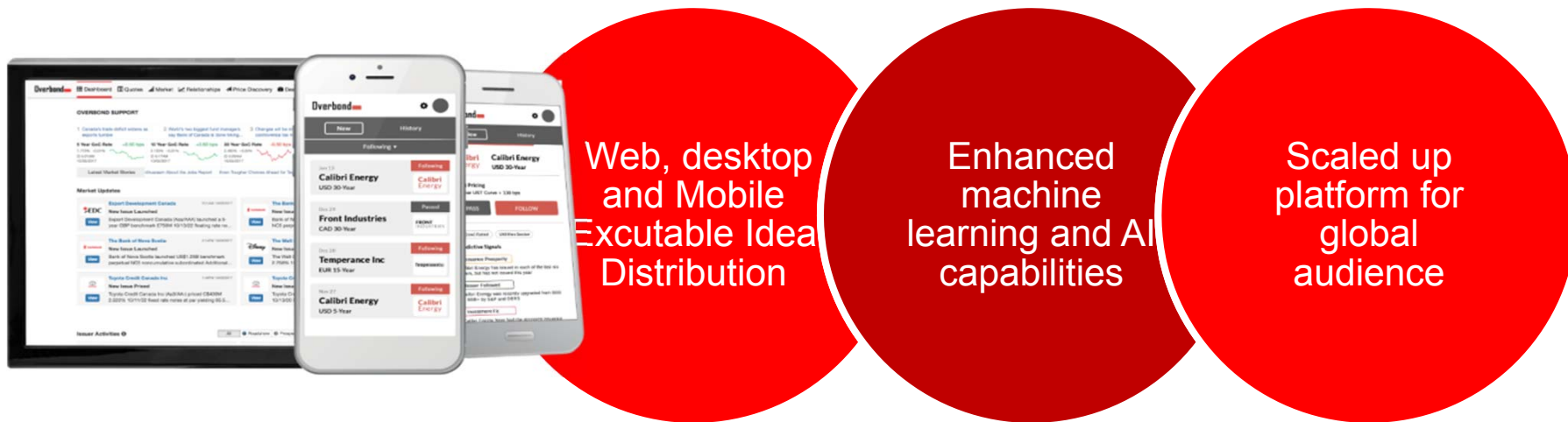
Sources: Securities Industry and Financial Markets Association, Thomson Reuters

www.verbond.com

Traction to Date



The Plan: Digital Omni-Channel and Global Growth



www.overbond.com

Overbond Company Overview



Vuk Magdelinic
Co-founder and CEO

Vuk's career spans over 10 years in capital markets and technology. As PwC Risk and Regulatory consulting manager, Vuk led large digital transformation programs at Deutsche Bank and BNY Mellon in New York City.



Han Ryoo
Co-founder and Head of Product

Han has over 8 years of fixed income and fintech experience from CIBC World Markets, TD Securities, BMO Capital Markets, Barclays Capital and Plotto, in Toronto, New York and London.



Overbond Advisory Board



Brendan Kenalty
Director of Marketing at L3
Wescam



Gyan Chandra
Vice President at IBM
Canada



Jamie Grant
Global Head of Fixed Income and
Enterprise Market Data at Thomson
Reuters



**Rokham
Sadeghnezhadfar**
Founder & Board Member at
TheRedPin



Grace Schalkwyk
CEO, Gramercy Digital
Strategy Advisors



Jose Luis Frias
Senior Corporate Finance Professional
and Debt Capital Markets Originator



Karen Basian
Board Director at GoEasy and
Managing Director at Newtopia



Michael McCarthy
CEO at MSI Solutions



Philip Poulidis
Strategic Advisor at eleven-x and Net
Cognitive Partners, Entrepreneur and
Angel Investor



"SAVES MY TIME, DEALERS' TIME
**NOW WE CAN FOCUS ON THE
IMPORTANT STUFF**"
- VP AND TREASURER

APPENDIX

www.verbond.com

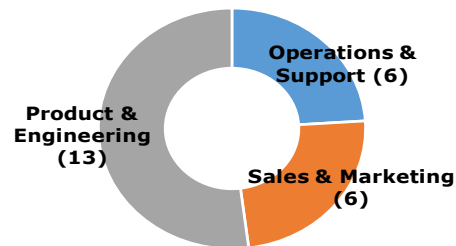
Company Traction

Corporate Profile

- Established in 2015
- Headquartered in Toronto
- Full-financed, leading FinTech company
- Team of 25 experienced capital markets and technology professionals

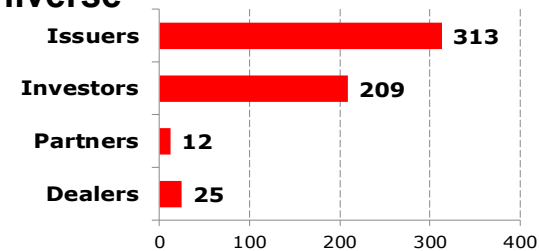
Overbond Team

Department (FTE)



Current Client Opportunities

Universe



Financing Sponsor



**Morrison
Financial**

Morrison Financial, is a non-bank financial services company that specializes in asset based financing.

Morrison Financial acts as an independent financial sponsor

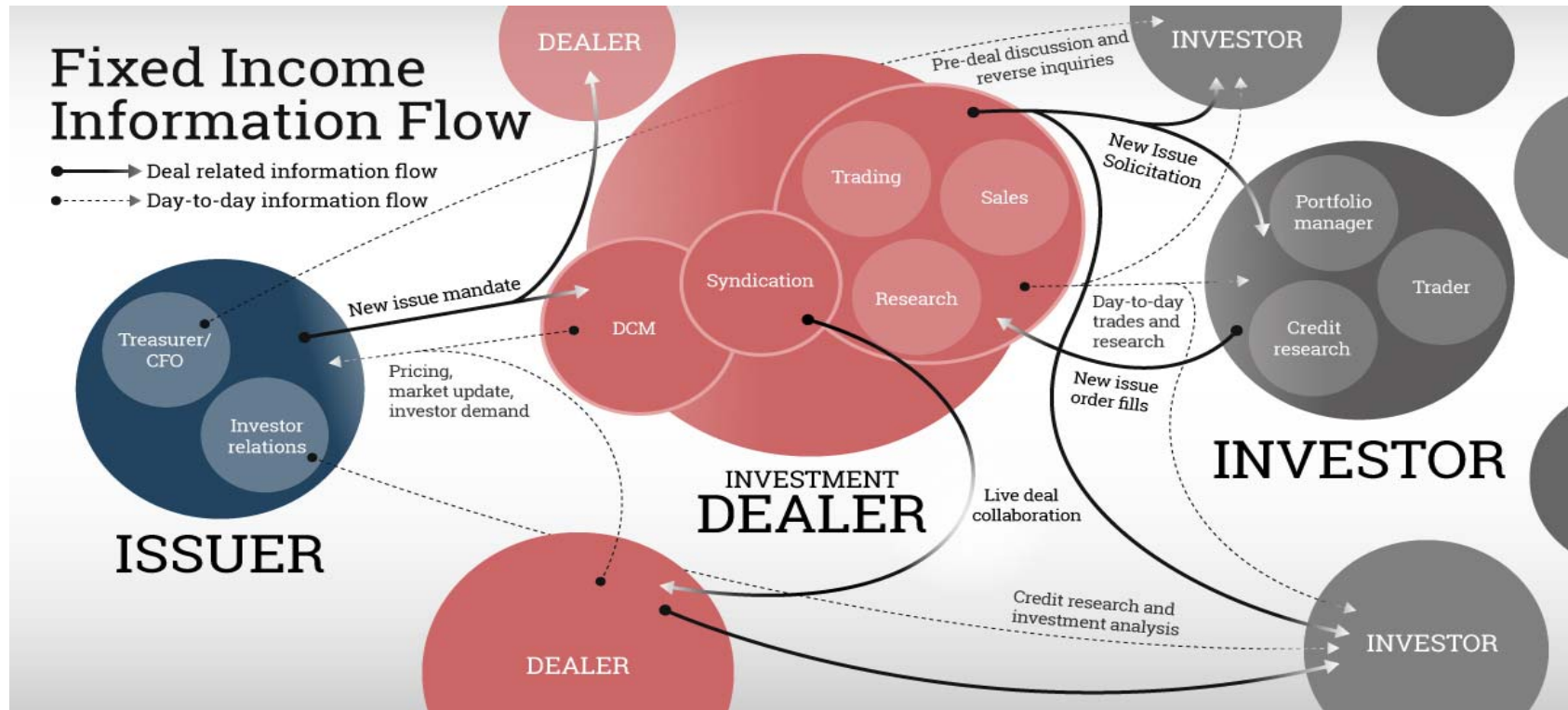
Overbond received **\$7.5 million** of funding in June 2016

Technology Sponsor



Strategic Data and Technology partnerships with leading enterprise technology and data companies

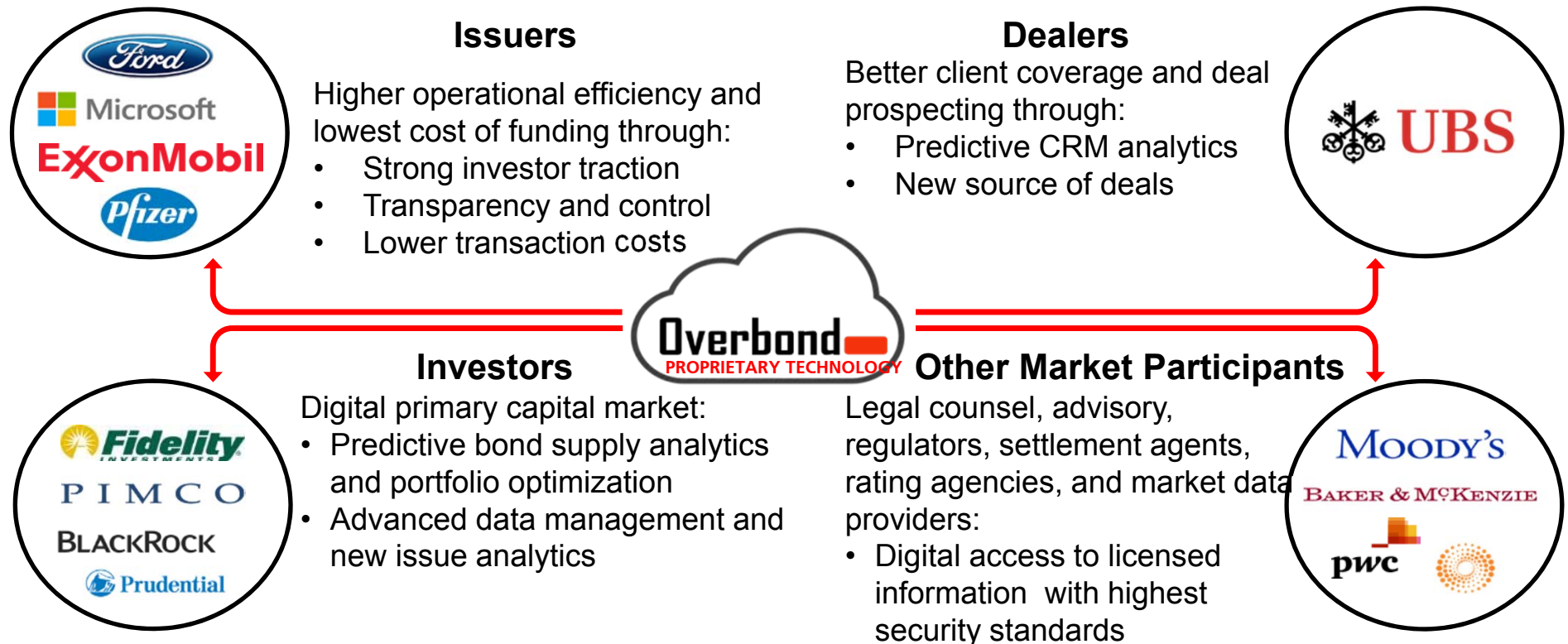
Primary Bond Market



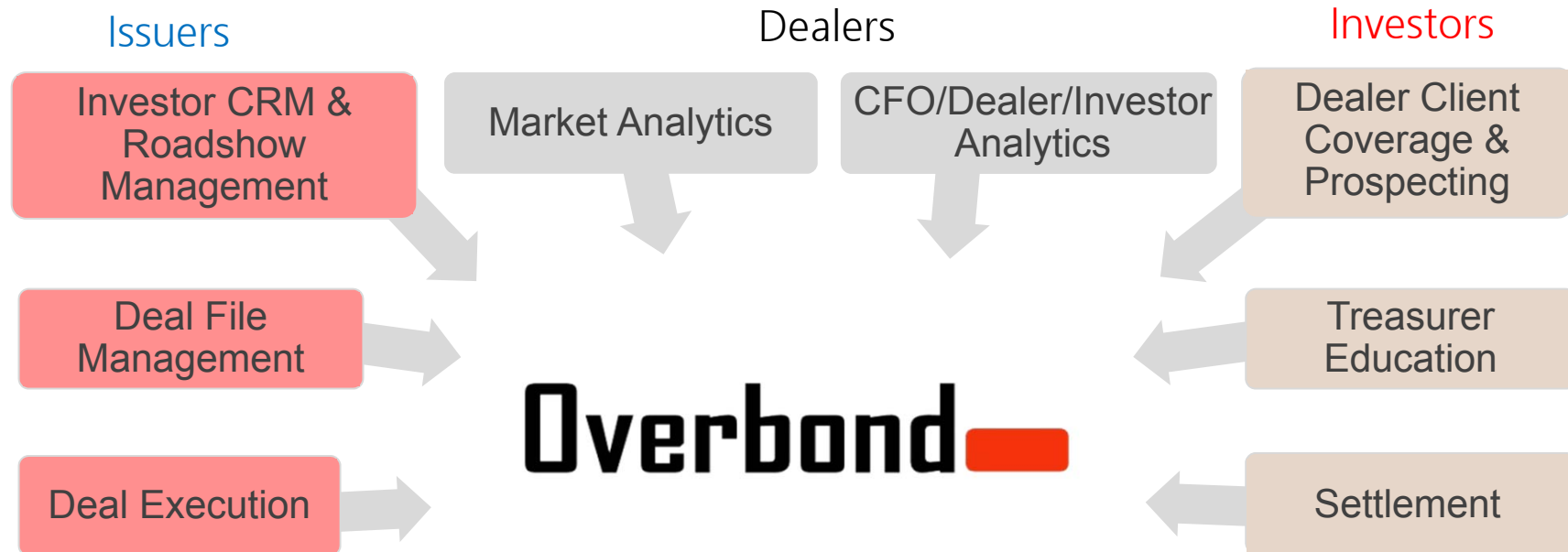
Source: Overbond

Overbond Platform: Digital Bond Issuance

Overbond enables global bond origination with integrated digital platform



Overbond Platform: Digital Bond Issuance



Overbond connects all bond market participants together. It is a digital platform that makes primary bond issuance digital, transparent and secure.

Traction to Date

	Manual	Overbond
Platform	<ul style="list-style-type: none"> - Hundreds of PDF sheets & emails 	<ul style="list-style-type: none"> - Integrated, cloud-based platform
Price Discovery	<ul style="list-style-type: none"> - Issuer receives indications of interest (IOIs) from many dealers and investors through disparate and unsecured channels such as phone calls and emails - Investor typically expresses IOIs to a wide network, making data management difficult and time-consuming - Dealer must manually keep track of and solicit IOIs 	<ul style="list-style-type: none"> - Issuer sees all IOIs in one place - Investor submits and monitors all of its IOIs in one place; investor has the option to efficiently communicate in a regulatory compliant way to reduce risk of information leakage - Dealer is able to intermediate compliant communication flow between issuers and investors more efficiently, gauge market demand better, provide more transparent coverage
Market Data	<ul style="list-style-type: none"> - Issuer has limited access to live market data – receives weekly or monthly updates in PDF and emails from dealers; most unsophisticated corporate issuers do not have access to enterprise level market data 	<ul style="list-style-type: none"> - Issuer has access to the most relevant real-time market data; issuer is provided with advanced capabilities to perform its capital raising function - Dealer has a centralized channel to distribute market information to issuers and investors
Charts & Analytics	<ul style="list-style-type: none"> - Bond market participants each spend hundreds of hours on manual data manipulation 	<ul style="list-style-type: none"> - Advanced data visualization and relevant analytics provide comprehensive historical records to issuers, dealers, and investors
Relationship Management	<ul style="list-style-type: none"> - Thousands of hours spent on managing relationships through in-person meetings, phone calls and emails 	<ul style="list-style-type: none"> - Data-driven relationship management. Real-time regulatory compliant communication with thousands of market participants
Deal Execution	<ul style="list-style-type: none"> - Manual processes, thousands of phone calls and emails; potential for miscommunication 	<ul style="list-style-type: none"> - Centralized and standardized deal execution process – digital book building & order management
Security	<ul style="list-style-type: none"> - Forwardable unsecured e-mails and messages 	<ul style="list-style-type: none"> - Bank-grade encryption & security policy and compliant information flow amongst market participants



“SAVES MY TIME, DEALERS’ TIME
NOW WE CAN FOCUS ON THE
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- VP AND TREASURER

AS FEATURED IN



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