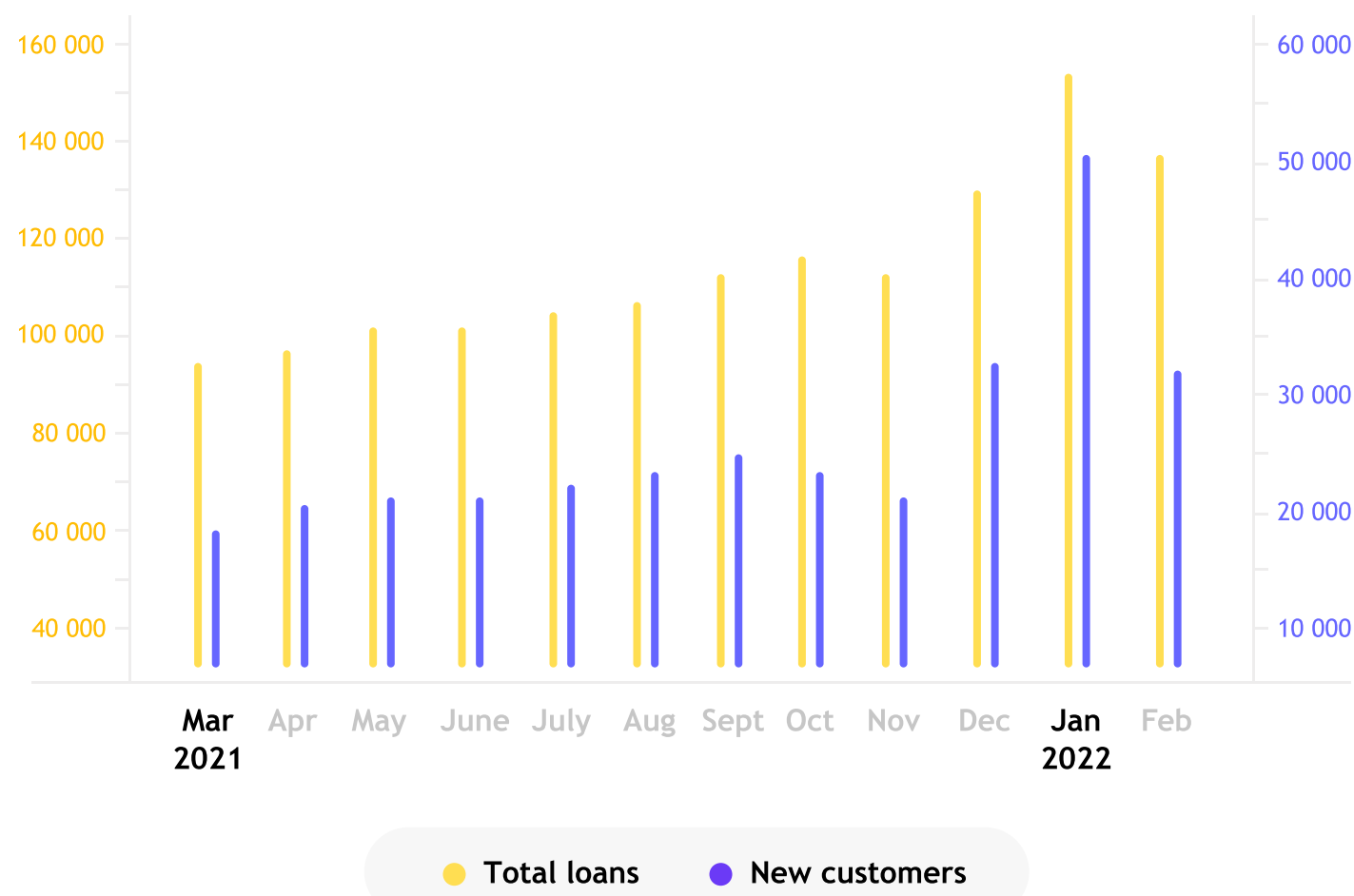
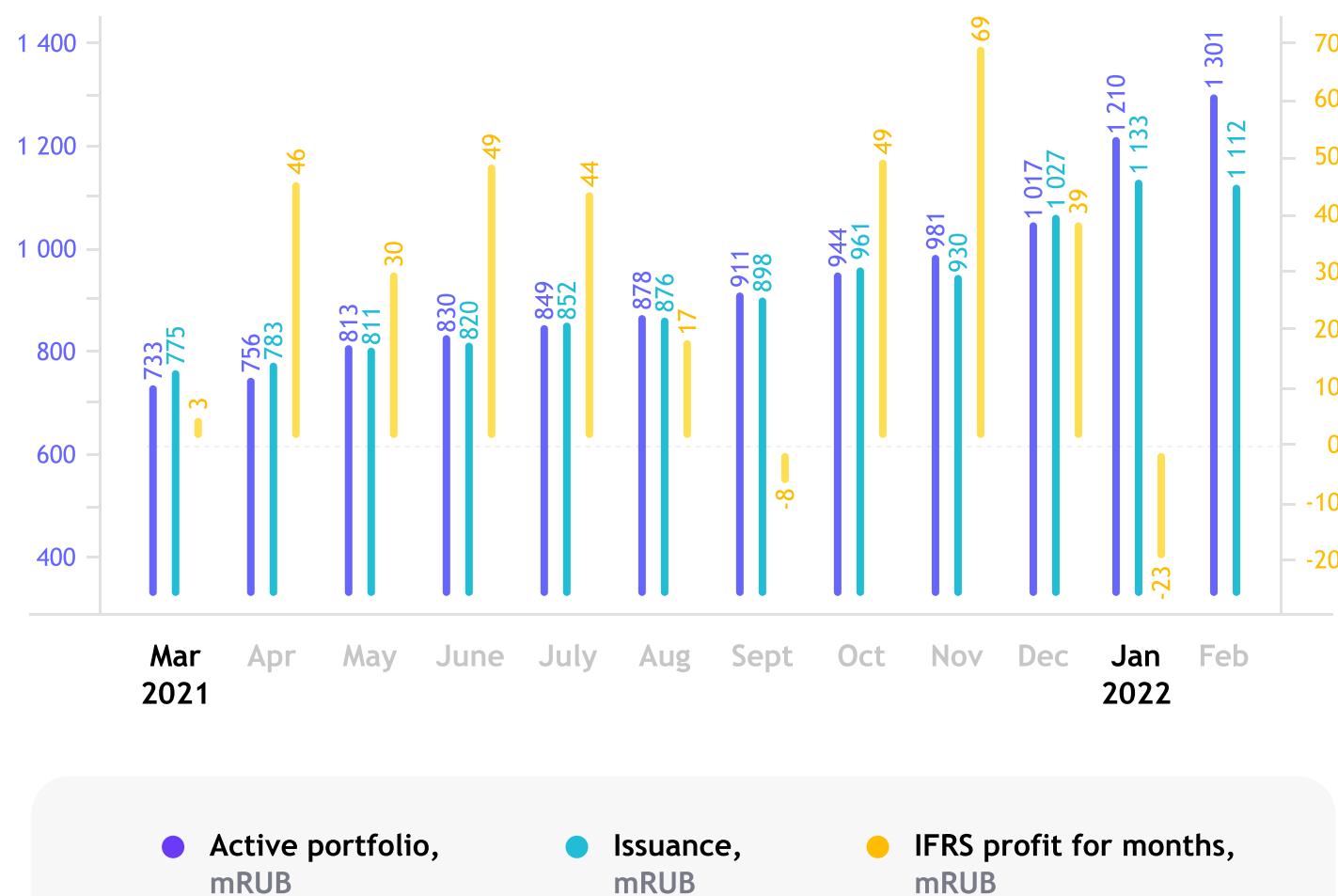


Dear friends!

Please let us share with you key operational and financial figures for **February 2022**.

We are always open for communications with our existing and potential investors. Should you have any inquiries, please email or call us!

Andrey Ponomarev
CEO and Founder of WEBBANKIR


Number of loans

Issuance, active portfolio and IFRS profit

News
Operations:

- We proceed fast growth
- In January we massively accelerated growth by acquiring record-breaking **50.5 thousands of new customers, which is 2.3 times higher than average in 2021**
Loss in January resulted from this acceleration, as per IFRS customer acquisition costs are recorded in the month when customers are acquired, notwithstanding that profit of a new customer is generated for more than 4 following years in our business
- **Portfolio increases every month.**
In Dec 2021 we achieved a milestone of 1 bln RUB

Current turmoil situation provides good opportunities for our business:

- ✓ **Quality of borrowers is not decreasing** – specifics of our sector, in crisis times people care more about their credit history and access to microfinance credit + new nearbank customers come to us
- ✓ **Customer acquisition cost came down more than 1.5x times**
- ✓ We don't face macroeconomy risks, having 100% PDL business with average factual duration of loan of around 24 days, which allows us to react on changes very fast
- ✓ **Being 100% online** we are flexible in product changes and cost management
- ✓ **Regulation is softened** due to the crisis
For example 0.8% daily rate cap is on hold now and it will not be introduced at least in 2022
Another example – Central Bank stopped on-site audits of microfinance companies
- ✓ IT infrastructure was easily moved to Russian platform yandex.com/company
- ✓ We don't have international operations and USD/EUR debt, so sanctions did not impact us

MICROFINANCE COMPANY OF THE YEAR 2021 AWARD


WEBBANKIR is shortlisted for Microfinance Company of The Year 2021 Award by reputable portal [Banki.ru](https://banki.ru)

Join our success!
Invest and gain profit together with WEBBANKIR

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