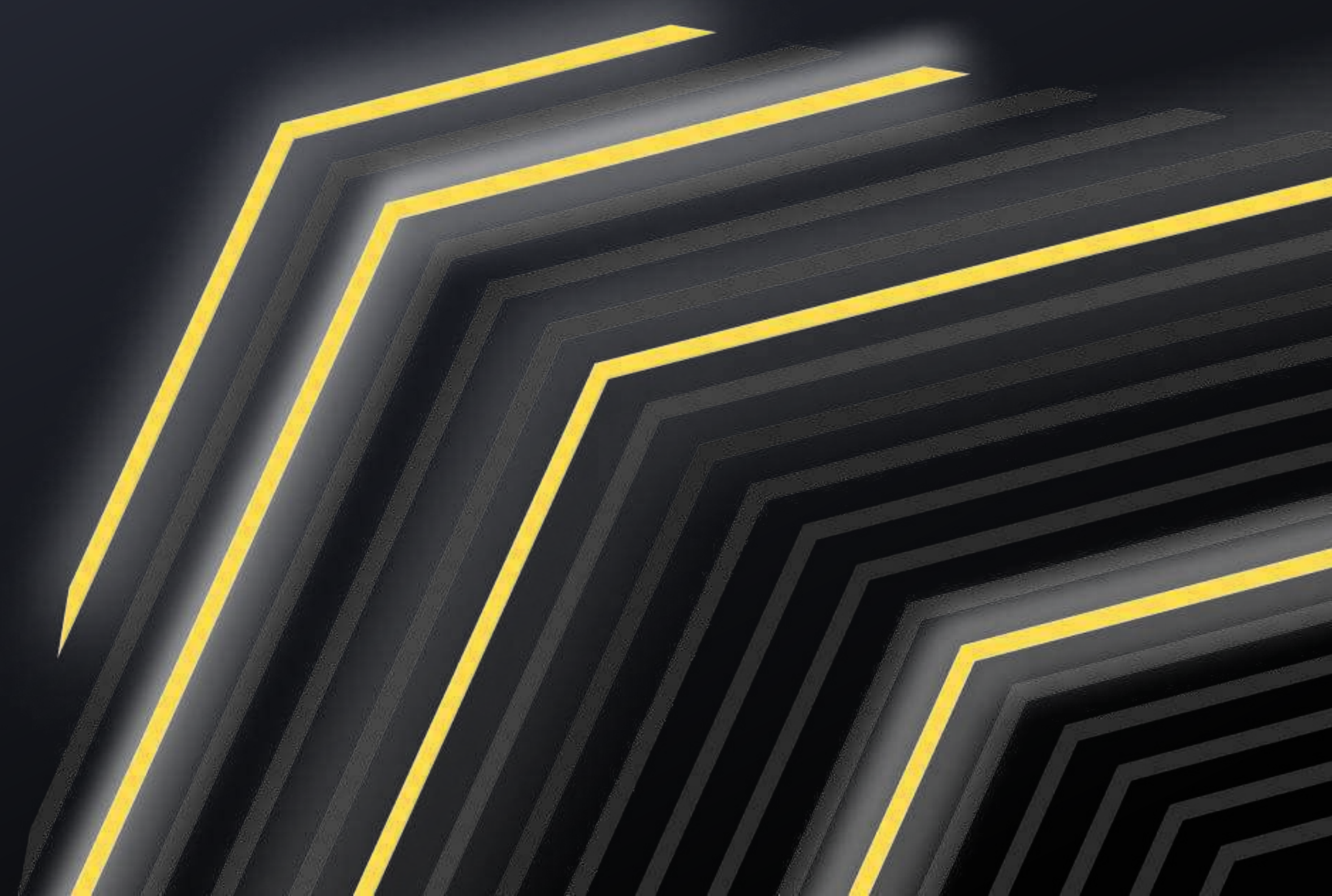




Investor Conference





Product:
short-term loans



Online channel

Website and mobile apps for Android and iOS



Established in 2012

- Member of SRO "MIR" since 2015
- SRO "MIR" Council and Presidium Member

6,1 mln

loans issued in the amount of

50 bRUB

1,3 mln

unique clients

1,8 bRUB

active portfolio

principal only, no delay

6th place →

on the whole market according
to RA Expert

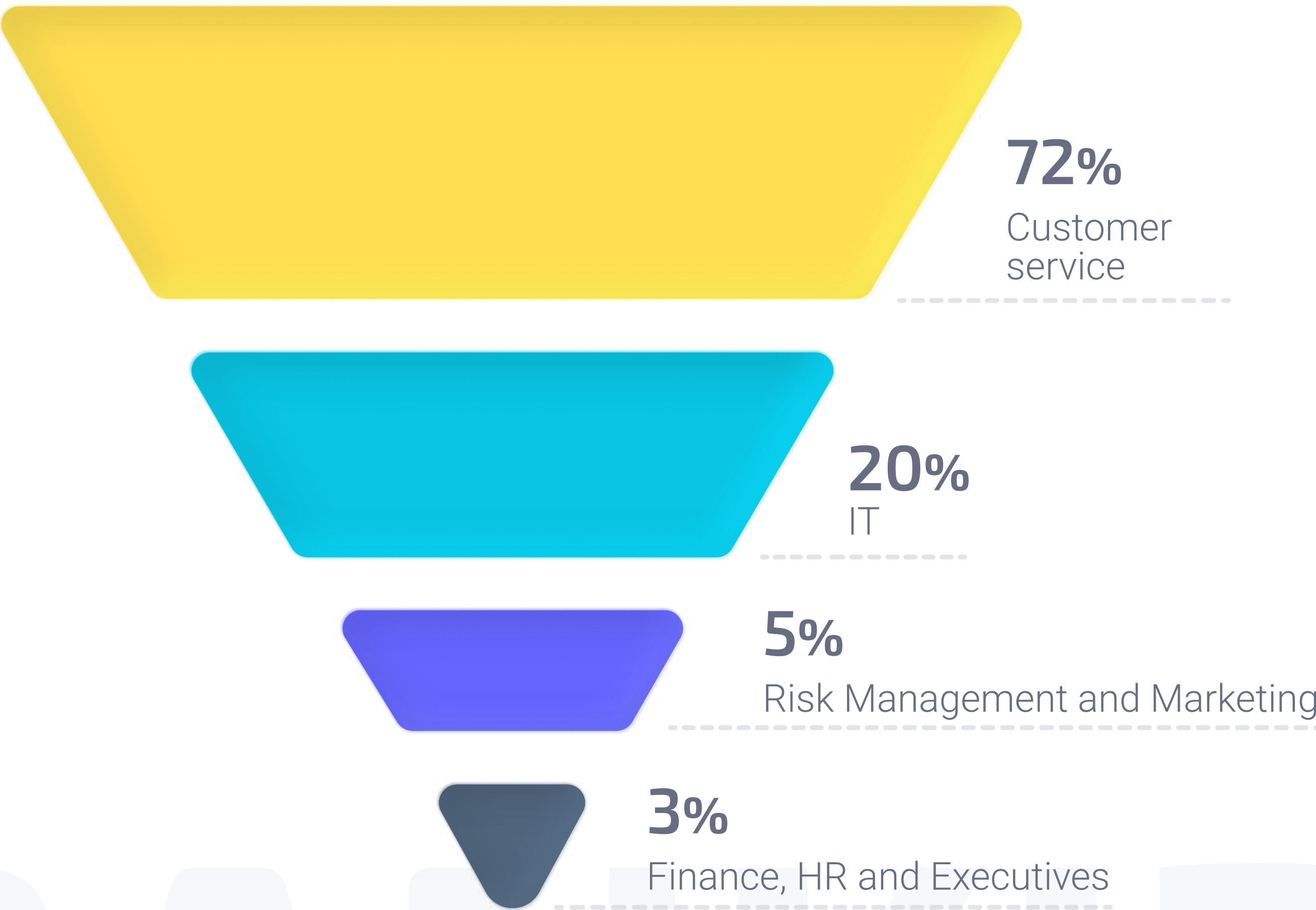
3rd place

in short-term loans according
to RA Expert

388 mRUB

profit for 2022

▶ Total number	370
Customer service	265
Collection	192
Contact-center	29
Legal	19
Underwriting	18
Anti-fraud and security	7
▶ IT	75
▶ Risk Management and Marketing	17
▶ Finance, HR and Executives	13



- 2012**
 - The first p2p technology loan issued by WEBBANKIR in Russia
- 2017**
 - WEBBANKIR is the first MFI in Russia, which introduced chatbots and completely refusing the phone support service
 - WEBBANKIR is the first MFI in Russia, which launched the issuance of loans through the Telegram and Viber chatbot
- 2018**
 - WEBBANKIR has implemented its own CRM system for customer interaction
- 2019**
 - The launch of [PRODAVAY](#). It is a boxed solution for SMEs that has no analogues in Russia for issuing POS-microloans
 - Development and launch of CRM for collections
 - Development of our own credit line with elements of artificial intelligence and machine learning
 - Launch of a voice robot "Anton" with artificial intelligence for interaction with borrowers
 - Tech brand TEC1
- 2020**
 - Launched a loyalty program for borrowers (cashback)
 - WEBBANKIR is the first to launch repayment of loans through the Bank of Russia's Quick Payment System (QPS)
 - The crisis has been successfully passed, disbursements and profits have exceeded the pre-crisis level
 - Received the RA Expert rating

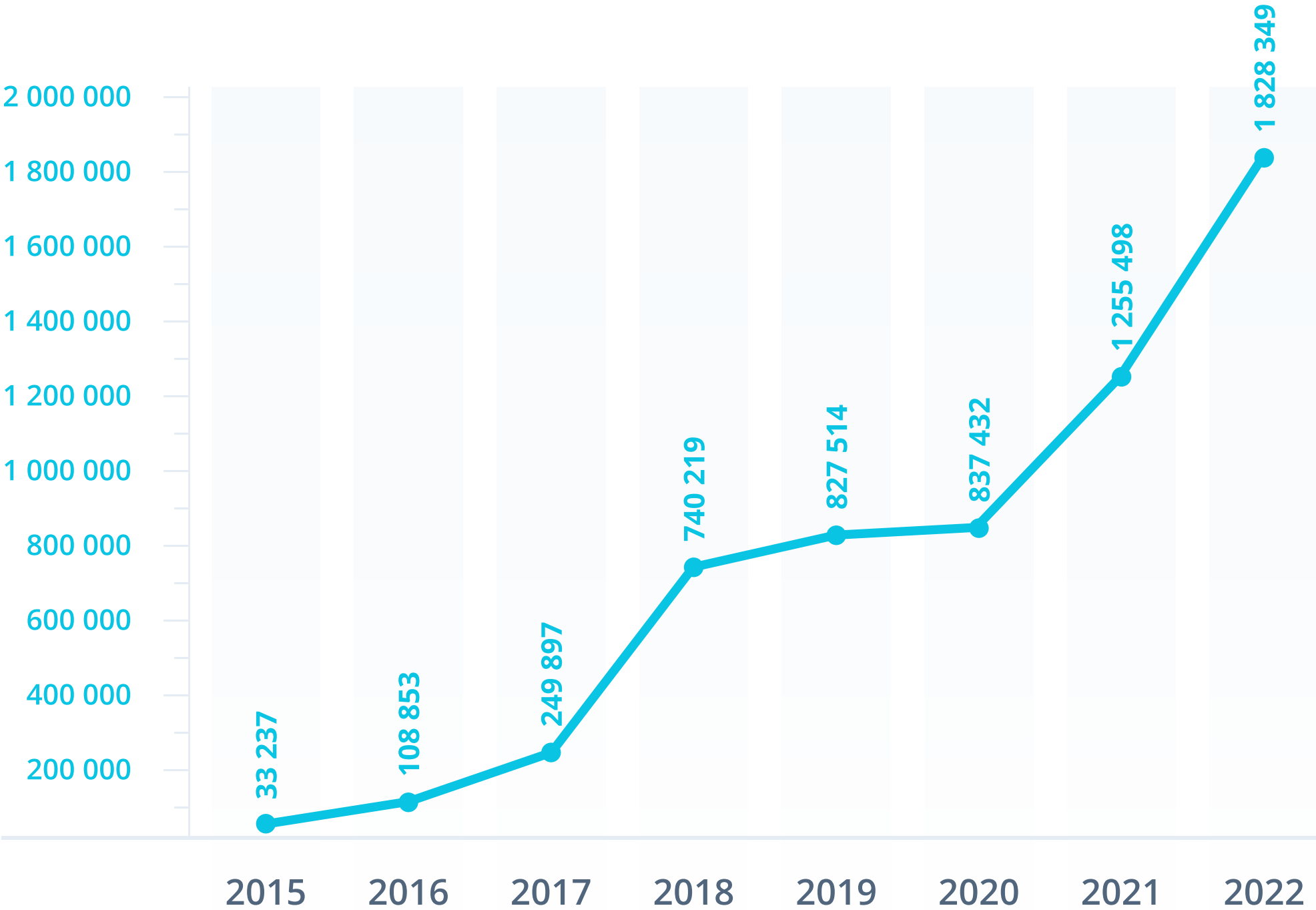
- 2021**
 - Launched a second brand Moneyfaktura to increase efficiency
 - Leonid Yakubovich became WEBBANKIR ambassador
 - 300 mRUB bond issue was successfully placed at Moscow Exchange
- 2022**
 - Continued rapid growth, the portfolio increased by 65% over the year 3+* times outperforming the market growth. Instability and sanctions have not affected our development and profitability
*[according to the report](#) of Russian Central Bank of the Russian Federation for 3q 2022, the total market portfolio for the last 4 quarters increased by 19%
 - Registered subsidiary IT company [WB Digital](#), which received accreditation from Ministry for Digital Development, software included in Register of Russian Software and [Skolkovo membership gained](#)
 - Successfully placed 100 mRUB bond issue at Moscow Exchange in June and started another 100 mRUB placement
 - WEBBANKIR celebrated 10 years anniversary!

ruBB- →

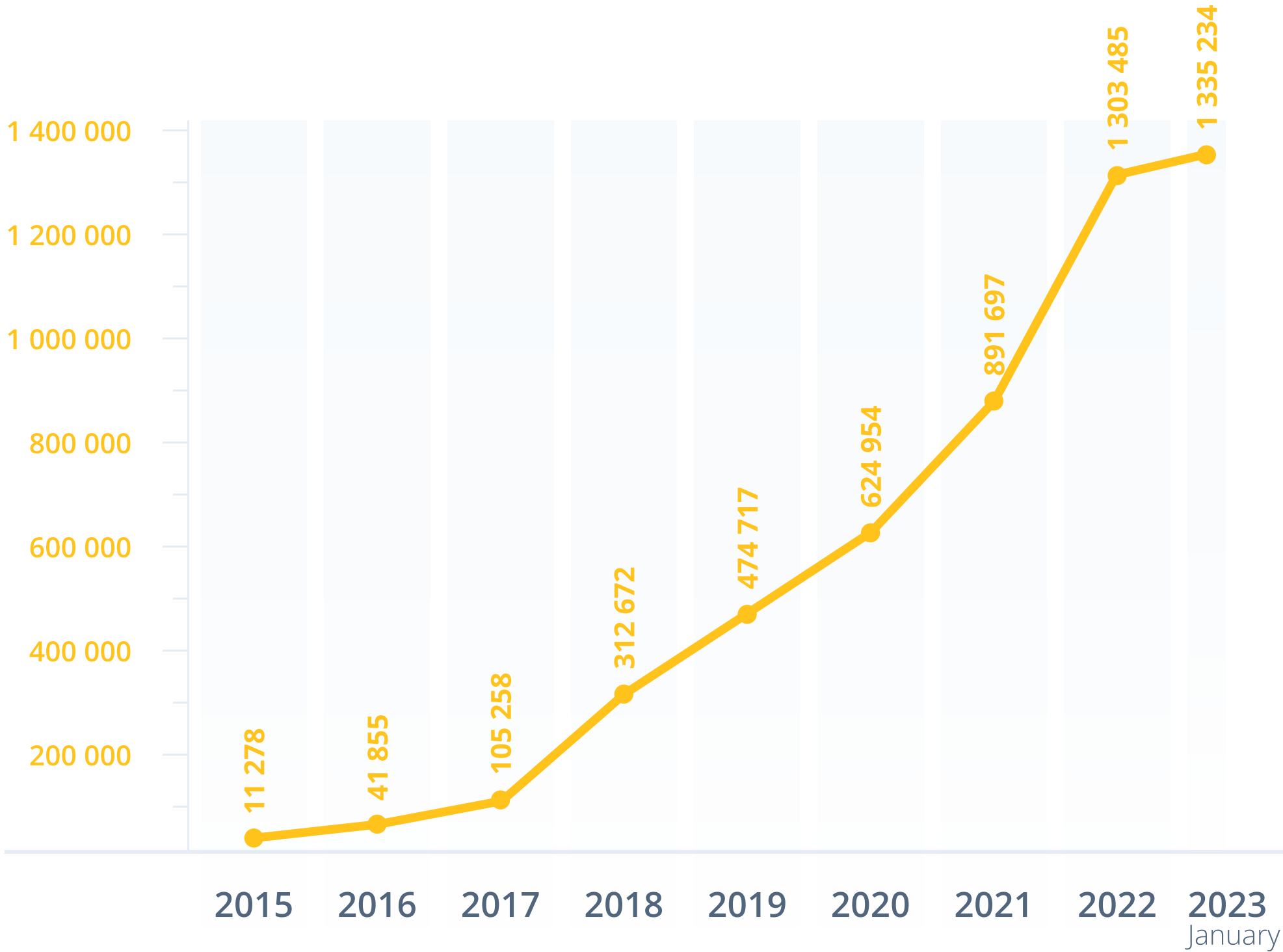
Rating from the agency RA Expert since 2020

THE PROGNOSIS IS STABLE

Number of loans issued



Unique clients at the end of the period



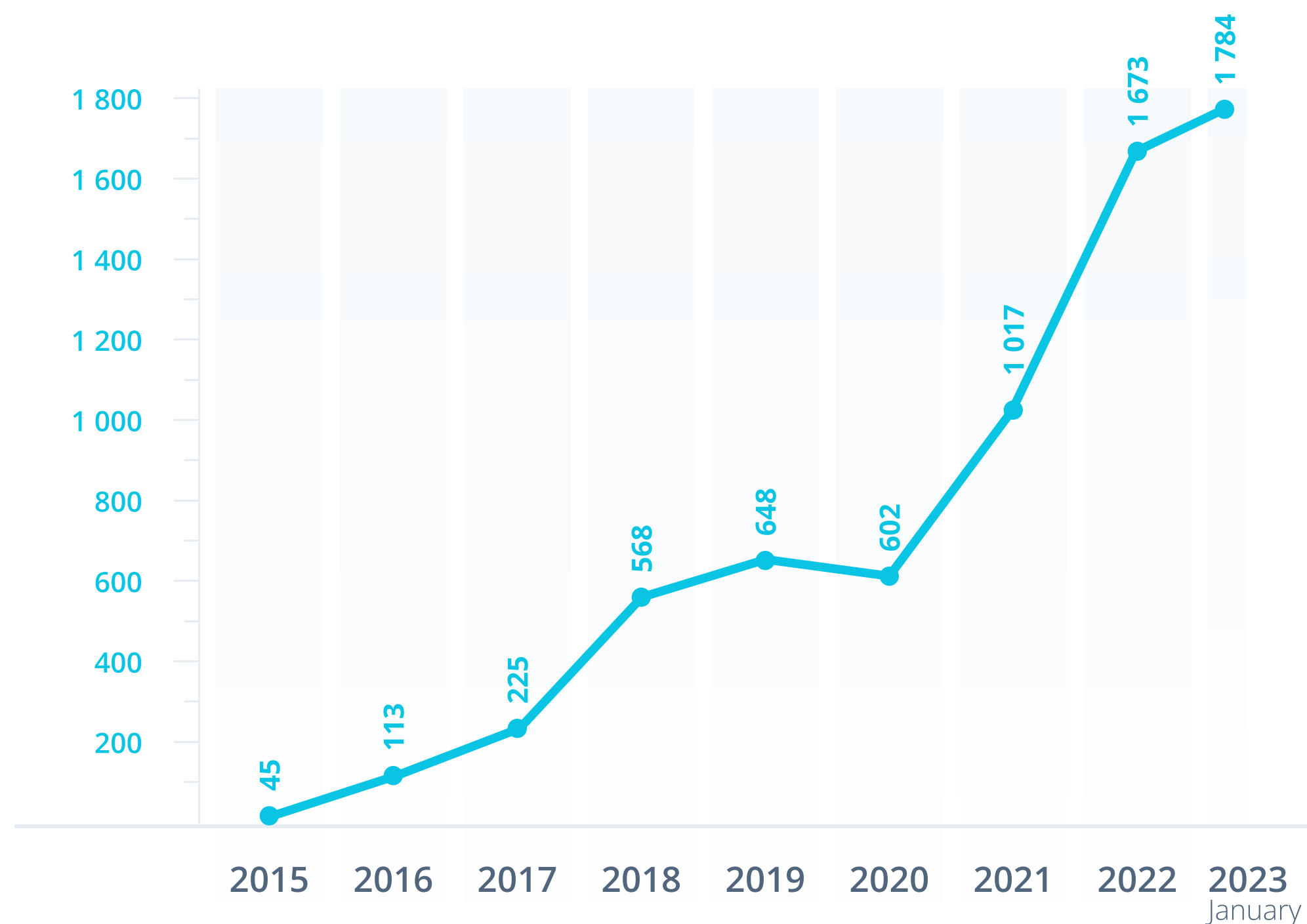
2,2x

growth of loans issued
in 2 years

2,1x

growth of unique customers
in 2 years

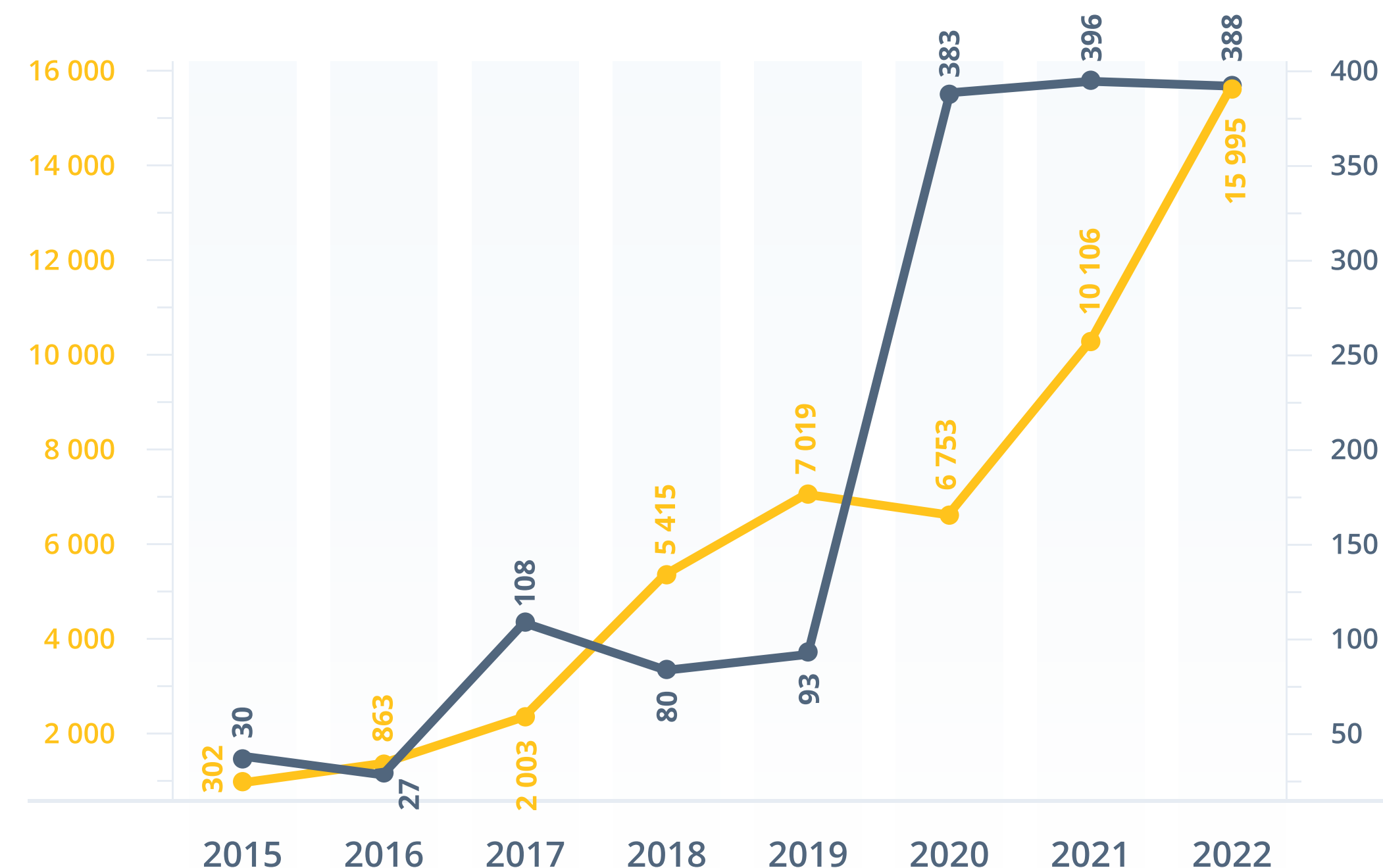
● Non-overdue portfolio, mRUB



2,8x

growth of the non-overdue portfolio
in 2 years

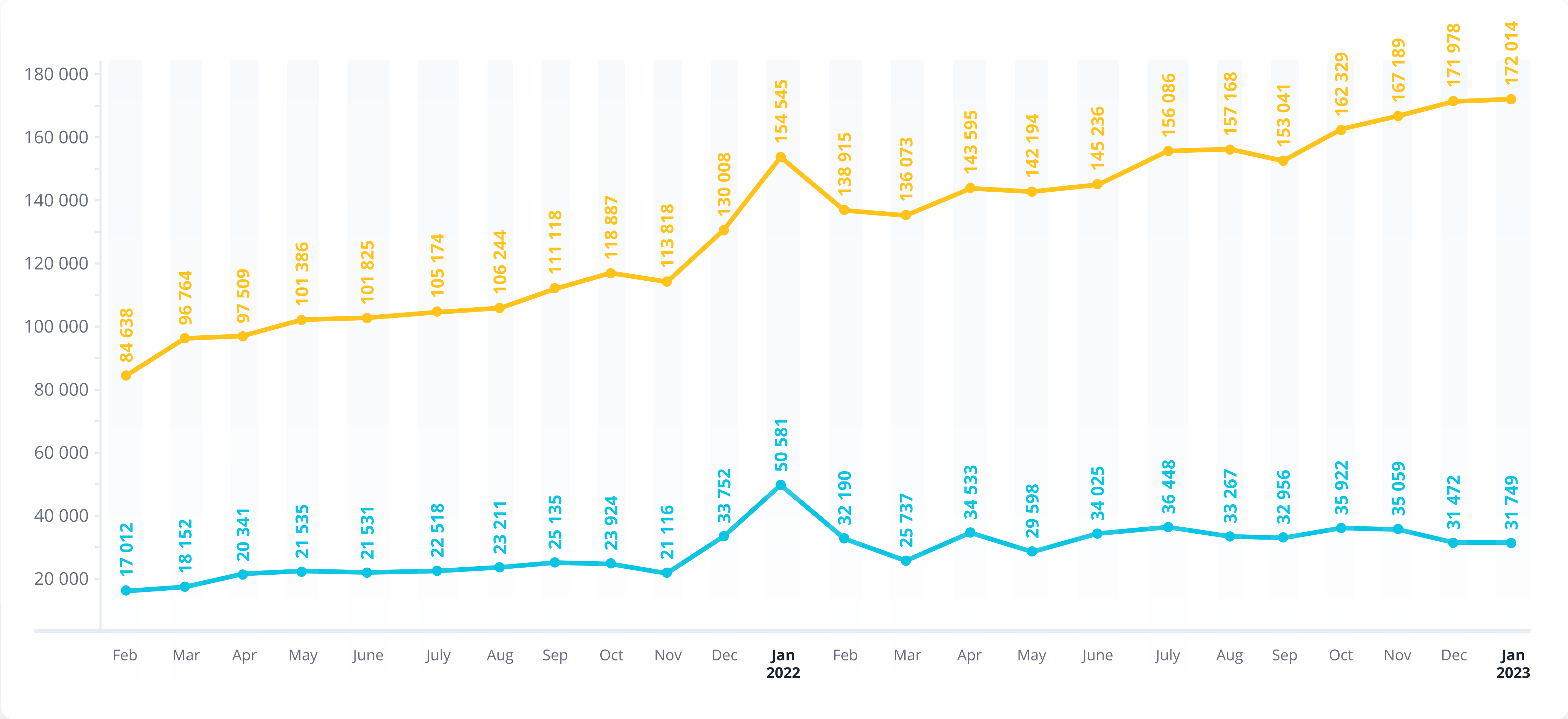
● Issuance, mRUB ● Net profit, mRUB

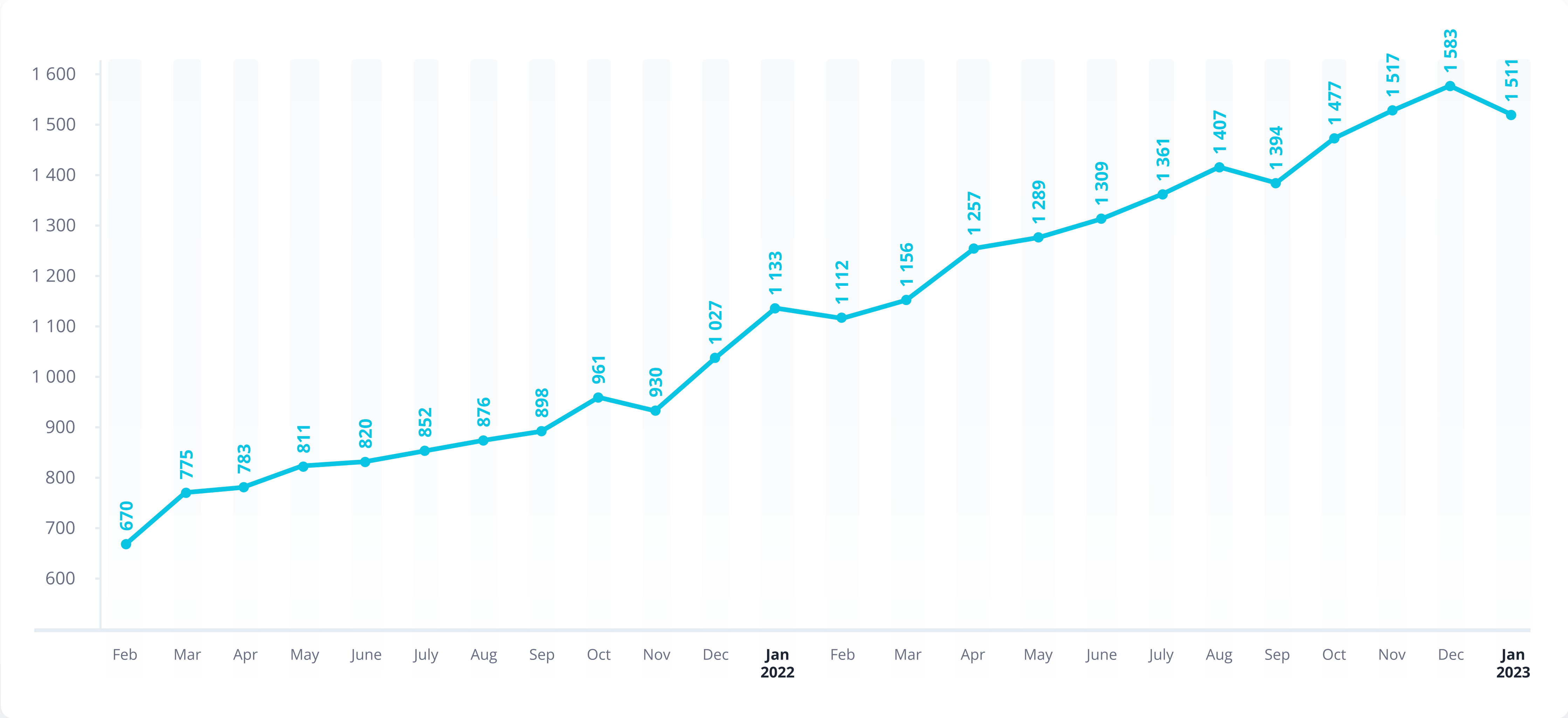


2,4x

growth in issuance
in 2 years

New customers Total loans









REGULATIONS: SIGNIFICANT CHANGES IN 2023

WEBBANKIR BUSINESS MODEL IS RESILIENT

Macroprudential Limits (MPL)

- Introduced since 1q 2023. Max 35% of issuance could be made to borrowers with PTI* > 80%
- Loans of less than 10kRUB are excluded from MPL. This is a significant part of our business. WEBBANKIR average check is 9,1kRUB
- We meet MPL requirements, their introduction does not affect WEBBANKIR

* PTI – ‘payment-to-income’ ratio, which represents proportion of a borrower’s income spent to payments for all his/her loans

Rate cap of 0.8%

- Introduced from 01.07.2023
- Maximum daily rate will be cut from 1% to 0.8%
- Issuance and growth of WEBBANKIR will not be affected
- Repayment ability of our borrowers is resulted from cashflow needed to serve debt, not from nominal interest rate
- Therefore, rate limitation will not significantly affect our profitability: we expect a decrease in default when the nominal rate is lowered, as it was in 2019, when the rate was cut from more than 2% to 1% during the year

Accrual limit 1.3X

- Introduced from 01.07.2023
- Maximum interest accruals for a microloan will be limited to 1,3X of principal, instead of 1,5X
- Issuance and growth of WEBBANKIR will not be affected
- This will have insignificant impact on our profitability as overwhelming part of repayments are made at accruals lower than 1,3X

GROWTH

- In 2023 we plan to continue rapid growth
- We consider the Russian market promising and stable
- The ecosystem and infrastructure (payments operators, scoring, anti-fraud and identification services, customer acquisition functions, etc.) are well developed and provide great opportunities for growth and increased profitability
- We believe that the market will continue to grow (for the period from the 4th quarter of 2021 to the 3rd quarter of 2022, the total microfinance portfolio in Russia grew by 19%)
- In addition to the effect of market growth, we plan to increase WEBBANKIR's share in it

PROFITABILITY

- Being a mature and large company, we will definitely maintain high profitability even at rapid growth
- Having increased business 1,6X in 2022, we maintained profit similar to 2021
- Debt service is our absolute priority. Except for investors debt, we have credit facilities from banks and 3 bond issues on the Moscow Exchange

PRODUCTS

- In 2023, we will continue testing new products such as installment loans, POS, BNPL, transactional products
- We will scale new products only when we achieve a positive economy on pilot issuance

2023

Join our success!

INVEST AND EARN WITH WEBBANKIR

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WEBBANKIR