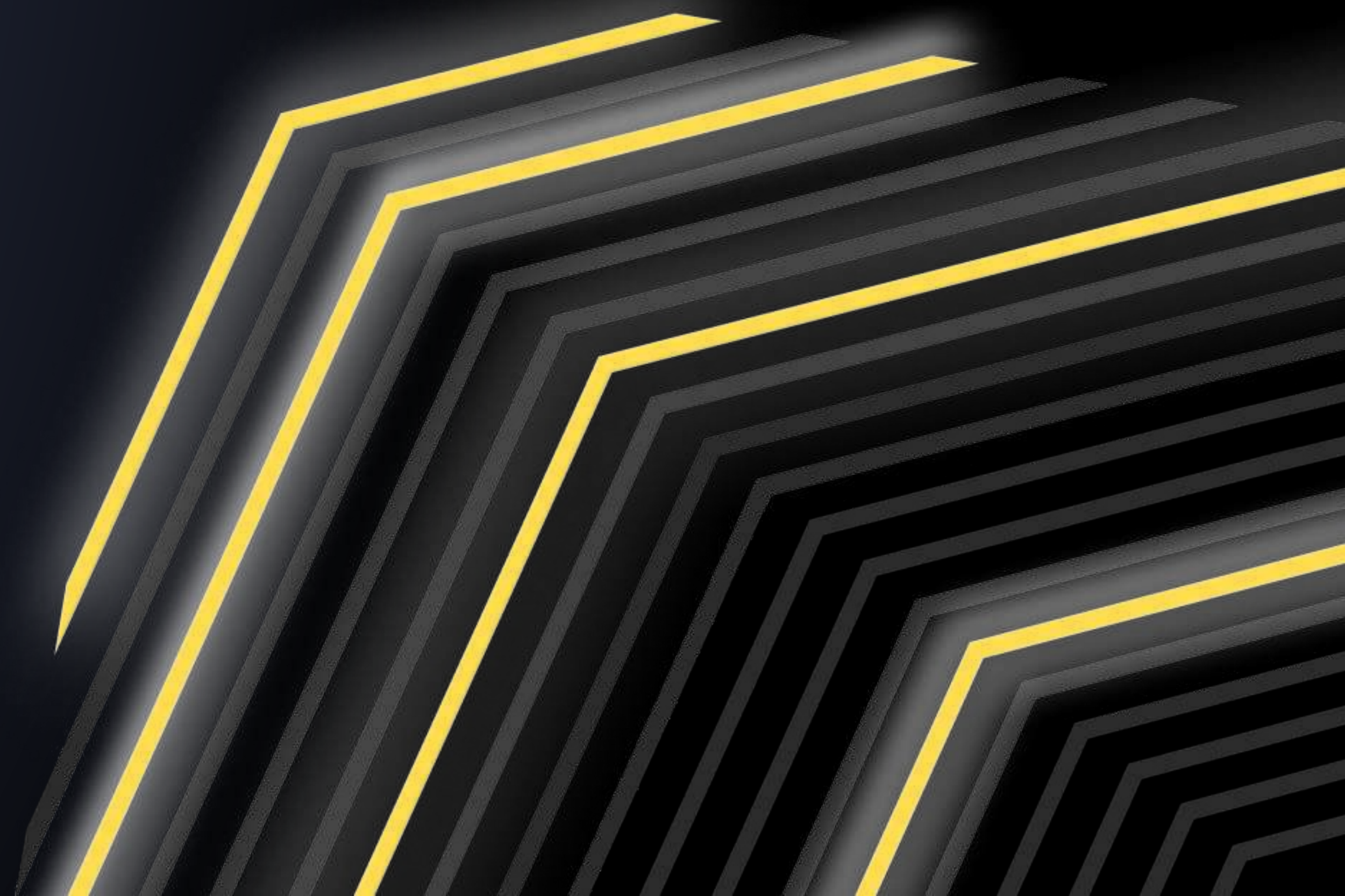


ONLINE CONFERENCE FOR INVESTORS





Product is short-term loans (PDL)



Online channel

Website and mobile apps for Android and iOS



Established in 2012

- The only Russian legal entity, unchanged since 2012
- Member of the SRO "MiR" since 2015
- Member of Council and SRO Presidium

4,1 mRUB

loans issued in the amount of

34,7+ bRUB

1 mRUB

unique clients

1,3+ bRUB

active portfolio

only loans, without delay

6th place →

in the section of short-term loans (PDL) according to RA Expert

396 mRUB

profit for 2021

COMPANY HISTORY

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 WEBBANKIR.PARTNERS. 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

LEADING INNOVATOR OF THE INDUSTRY

03

2019 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 the face of WEBBANKIR
- Launched long-term installment loans with a reduced rate
- Bonds worth 300 million rubles were placed on the Moscow Exchange

ruBB- →

Rating from the agency
RA Expert

THE PROGNOSIS IS STABLE

HISTORICAL INDICATORS

Operational

04

50%

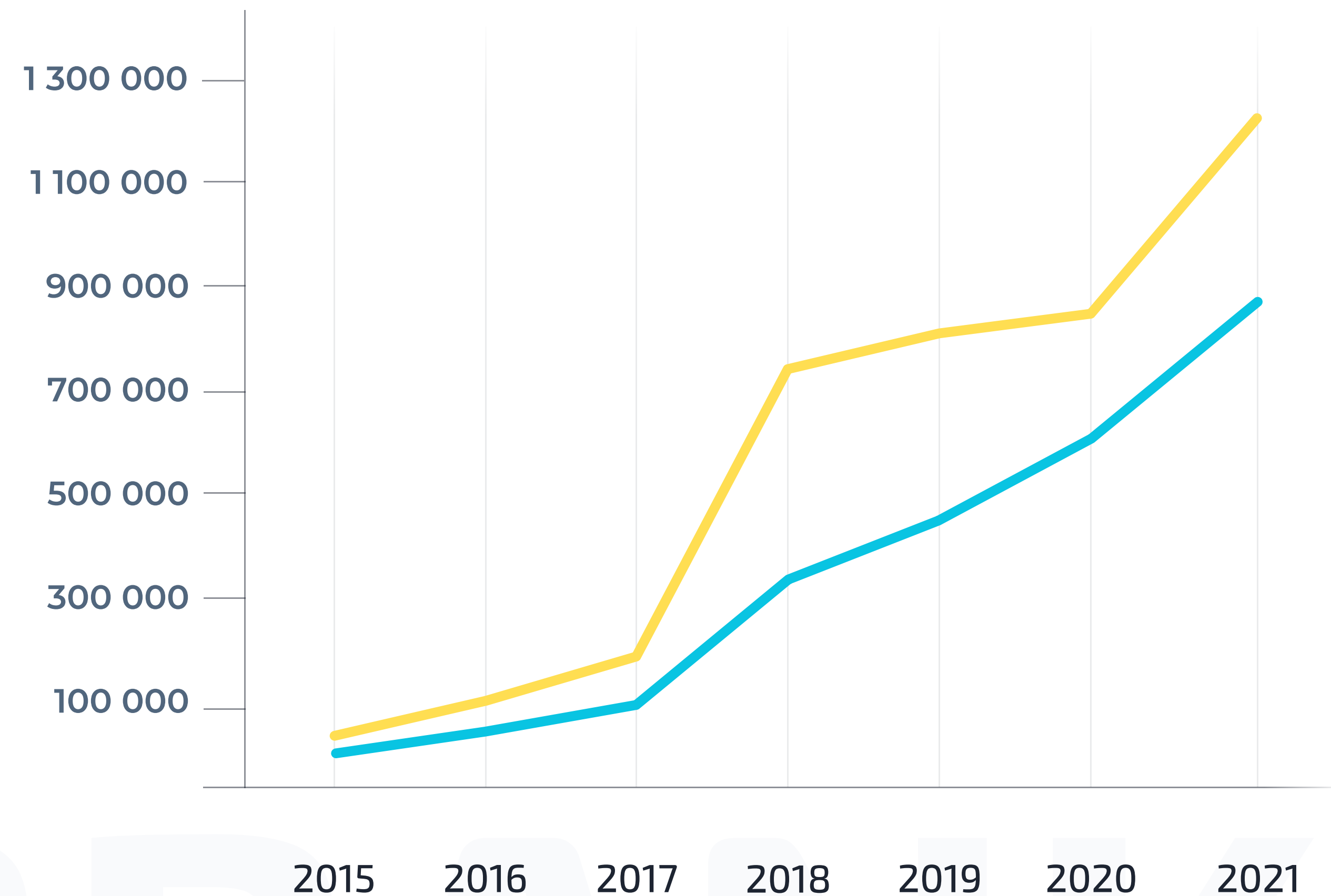
growth of loans issued
in 2021

1,9x

growth of unique customers
in two years

● NUMBER OF LOANS ISSUED

● UNIQUE CLIENTS AT THE END
OF THE PERIOD



HISTORICAL INDICATORS

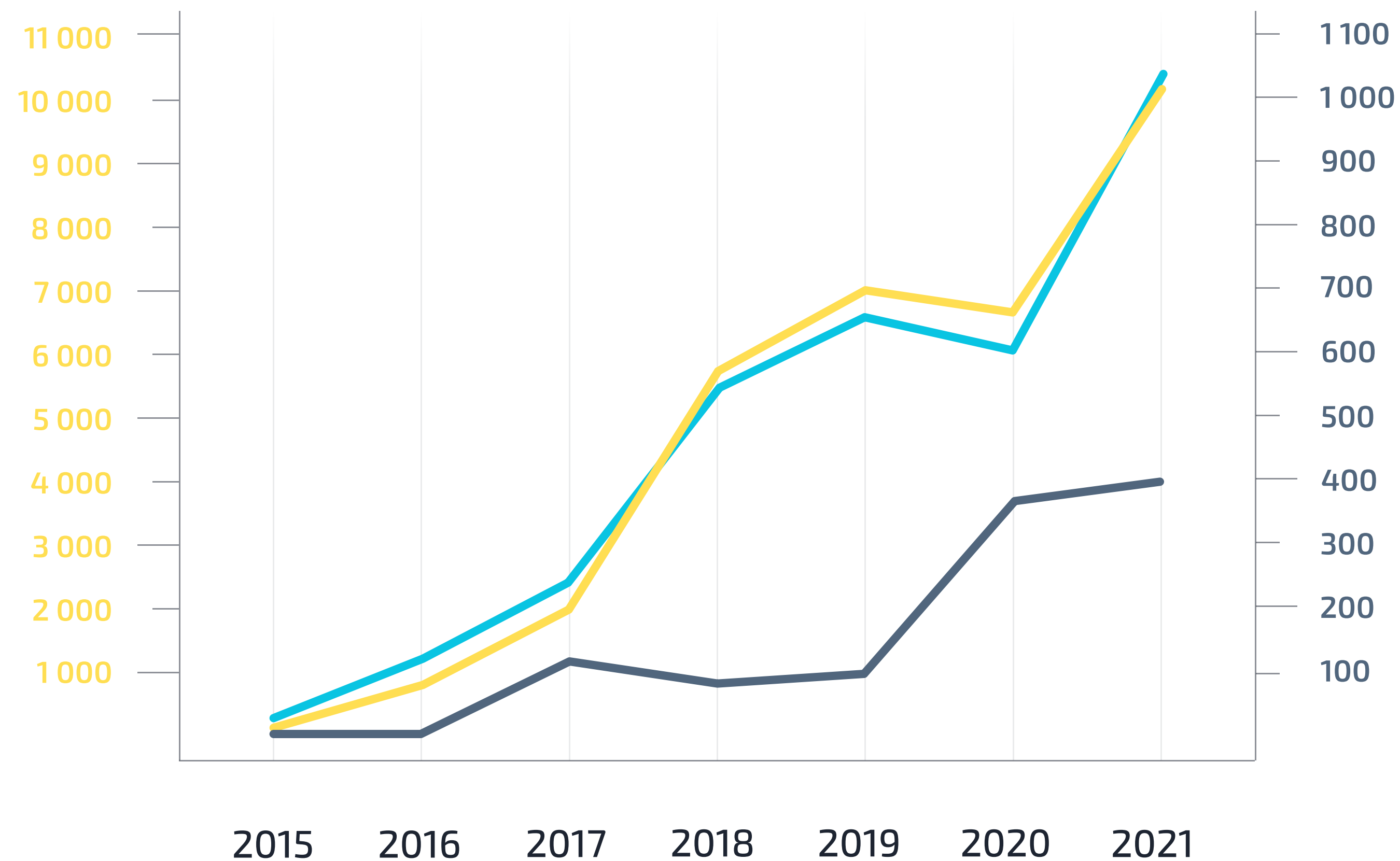
Financial

50%

growth in the volume
of loans issued in 2021

69%

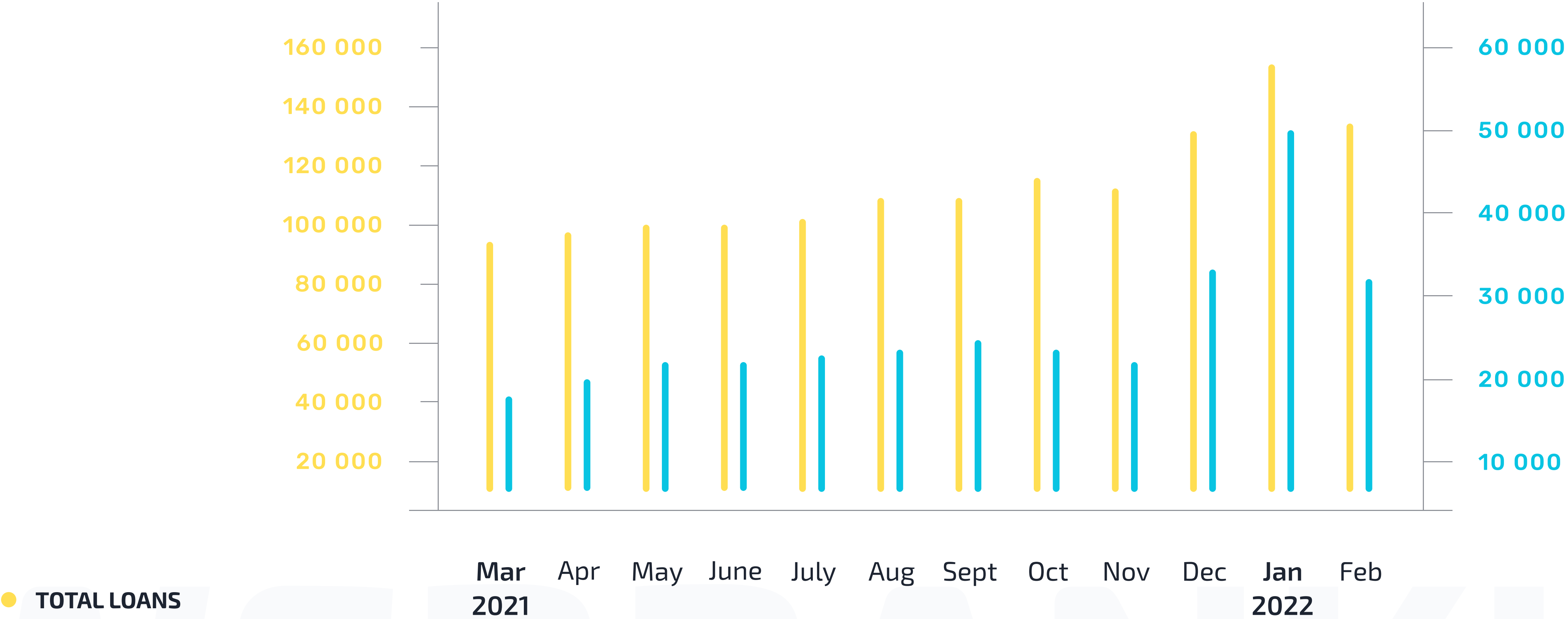
growth of the active portfolio
without delay for 2021



● THE VOLUME OF ISSUANCE OF MICROLOANS,
mRUB

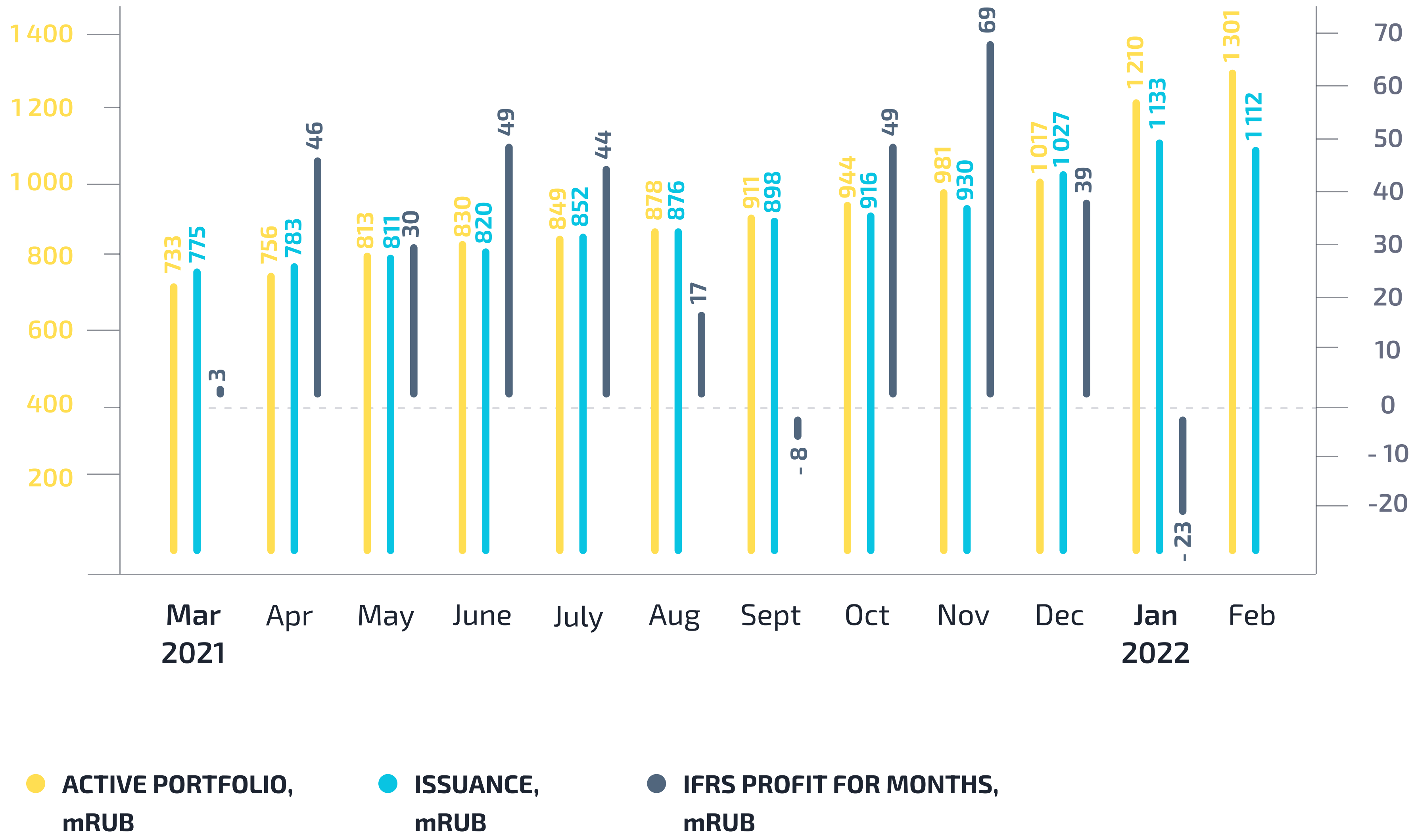
● ACTIVE PORTFOLIO WITHOUT DELAY,
mRUB

● NET PROFIT,
mRUB



● TOTAL LOANS

● NEW CUSTOMERS



We see good opportunities and use them The risks to our business are minimal



The profitability of the portfolio does not decrease:

- borrowers are paying better as maintaining access to further lending has become more important
- there are new, better customers



Demand is growing



The price of a new borrower has fallen. These are our main expenses



Regulation is facilitated, in particular:

- introduction of 0.8% interest cap is put on hold
- introduction of macroprudential limits is put on hold
- on-site inspections of the Central Bank have been stopped

RISKS

- We are transferring IT to the Russian infrastructure, it is not difficult for us
- There are no foreign operations and foreign currency debts

OUR ACTIONS

- We continue to buy new borrowers and grow the business
- We are carefully watching the profitability. We have good tools for it
- Successfully financing growth even in the current circumstances

Join our success!

INVEST AND GAIN PROFIT TOGETHER WITH WEBBANKIR

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WEBBANKIR