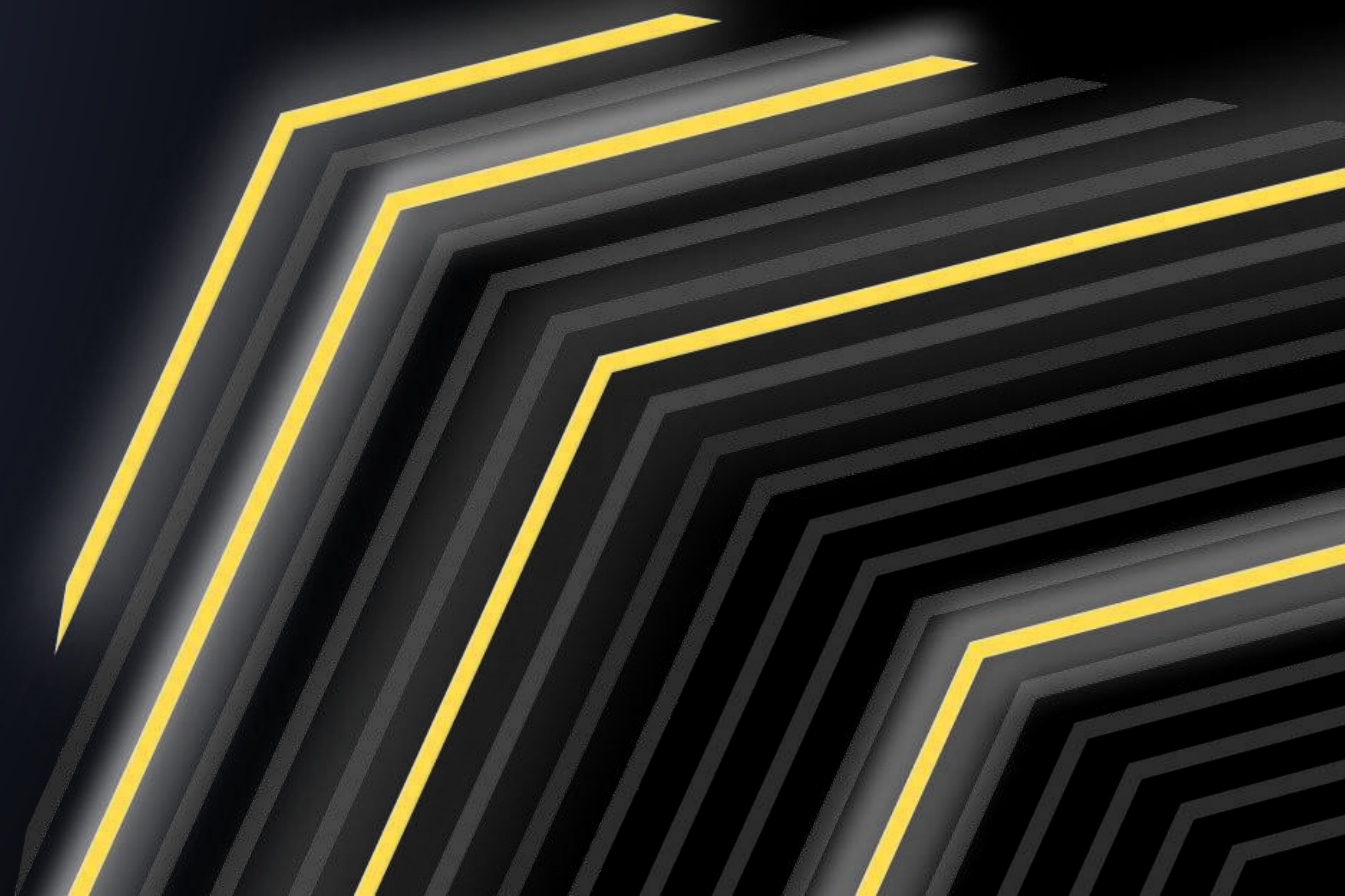




September
2022

INVESTOR CONFERENCE





Product:
short-term loans

5,2 mln

loans issued in the amount of

42,5 bRUB



Online channel

Website and mobile apps
for Android and iOS

1,2 mln

unique clients



Established in 2012

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

1,7 bRUB

active portfolio

principal only, no delay

3rd place →

in short-term loans according
to RA Expert

214 mRUB

profit for 8 months of 2022

- 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
 - 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)

- 2020**
 - 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**
 - The company continued rapid surge after February 2022
 - Sanctions, turmoil and other factors did not affect WEBBANKIR growth and profitability
 - In 1st half of 2022 WEBBANKIR achieved the following positions in the national [ranking by RA Expert](#):
 - #6 by issuance
 - #3 by issuance in sort-term loans segment
 - #2 by issuance growth rate*

*among companies with more than 3 billion rubles issuance in 1st half of 2022
 - Successfully placed 100 mRUB bond issue at Moscow Exchange in June and started another 100 mRUB placement
 - The portfolio grew by 63% in 8 months of 2022
 - WEBBANKIR celebrated 10 years anniversary!

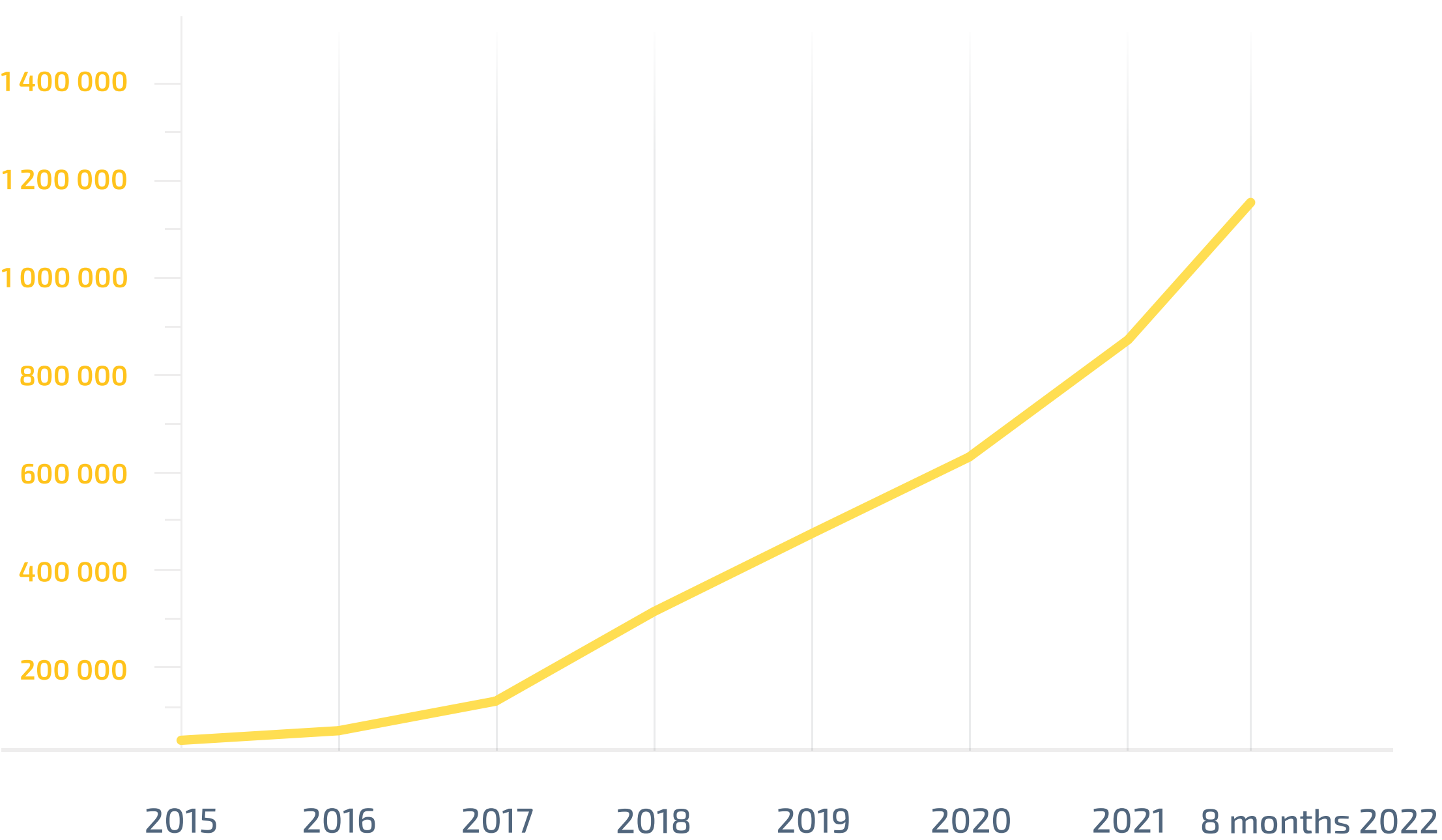
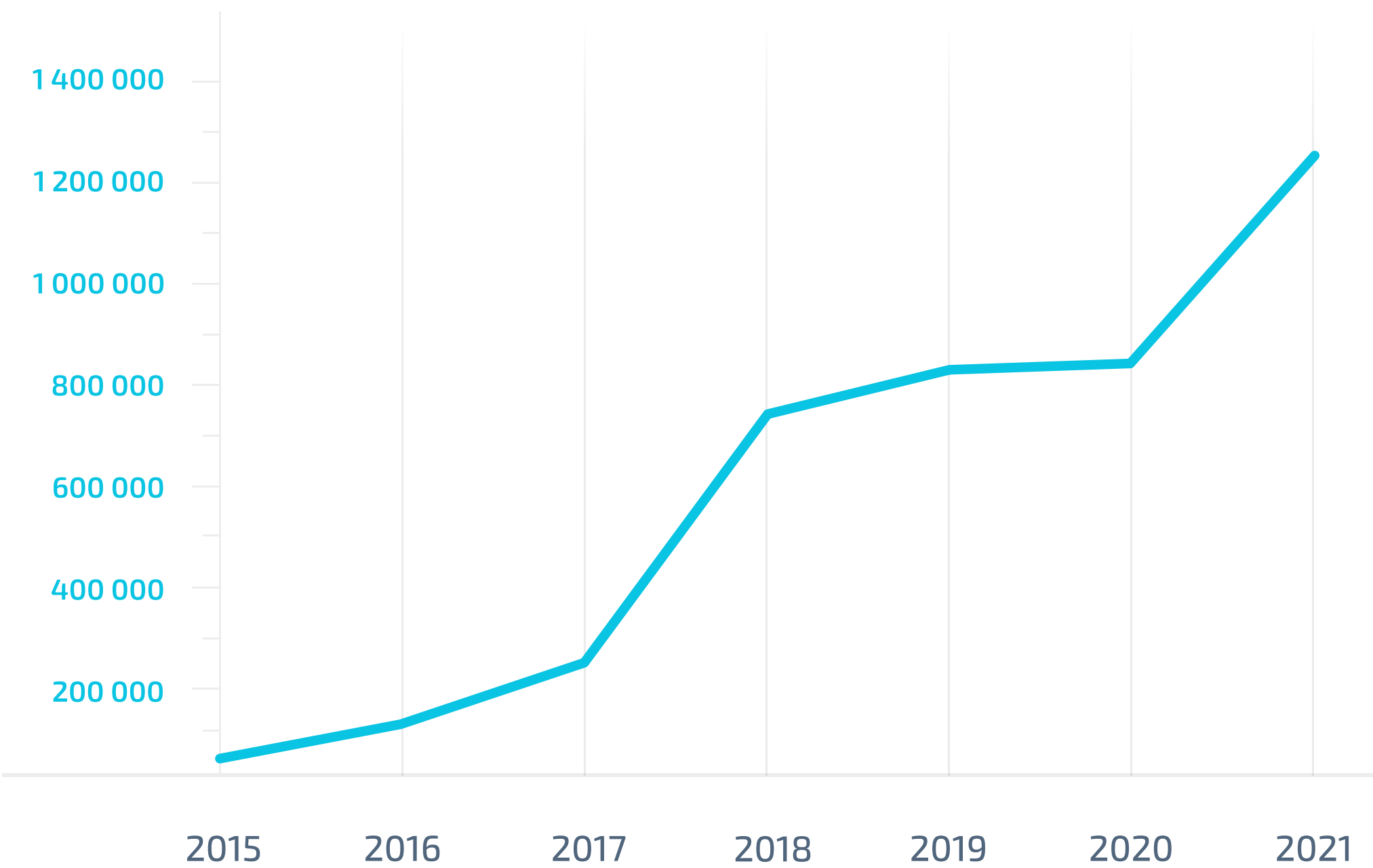
ruBB- →

Rating from the agency
RA Expert since 2020

THE PROGNOSIS IS STABLE

HISTORICAL INDICATORS

Operational



● Number of loans issued

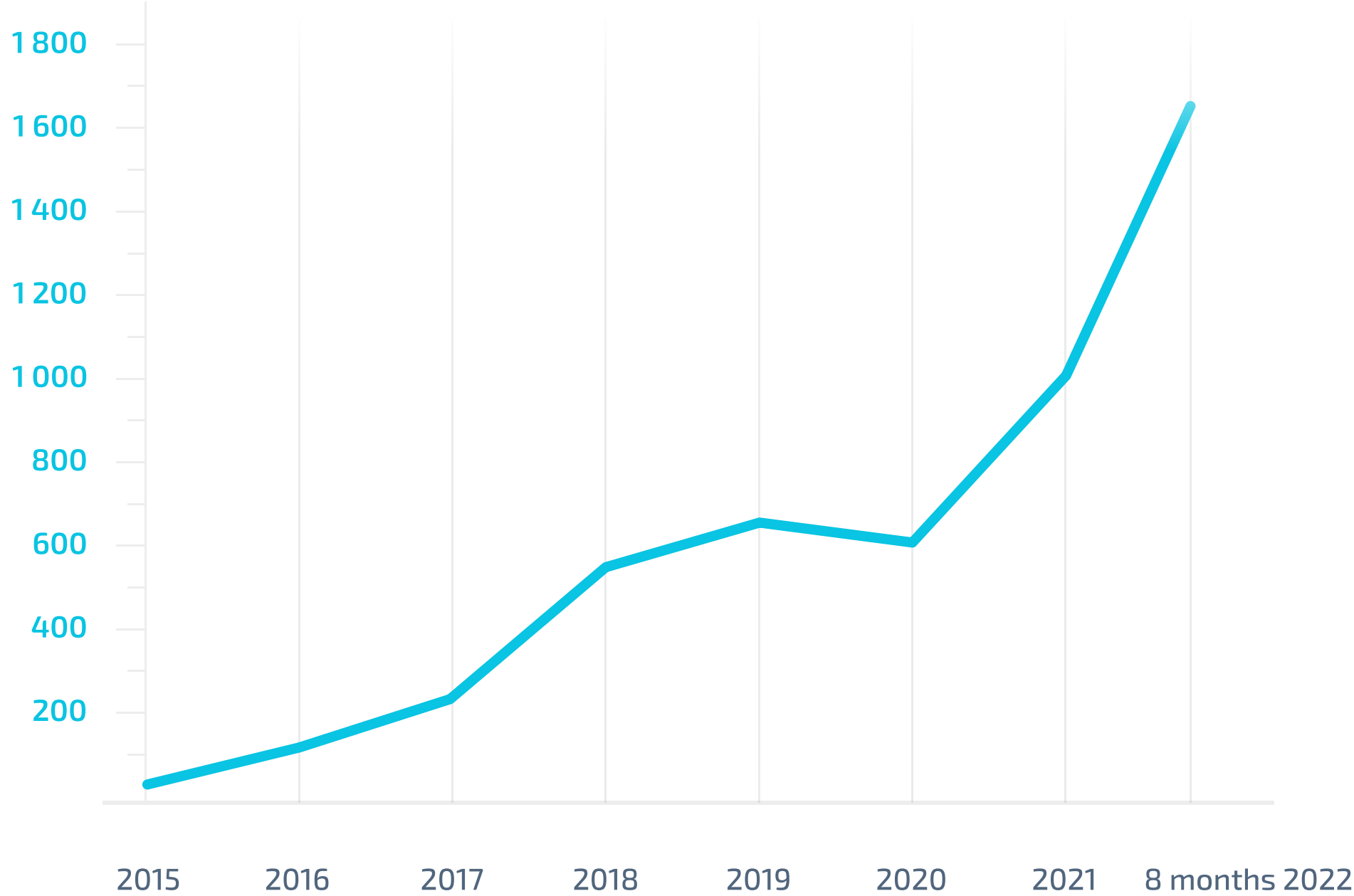
1,5x
growth of loans issued
in 8 months 2022 vs 8 months 2021

● Unique clients at the end of the period

1,3x
growth of unique customers
in 8 months 2022

HISTORICAL INDICATORS

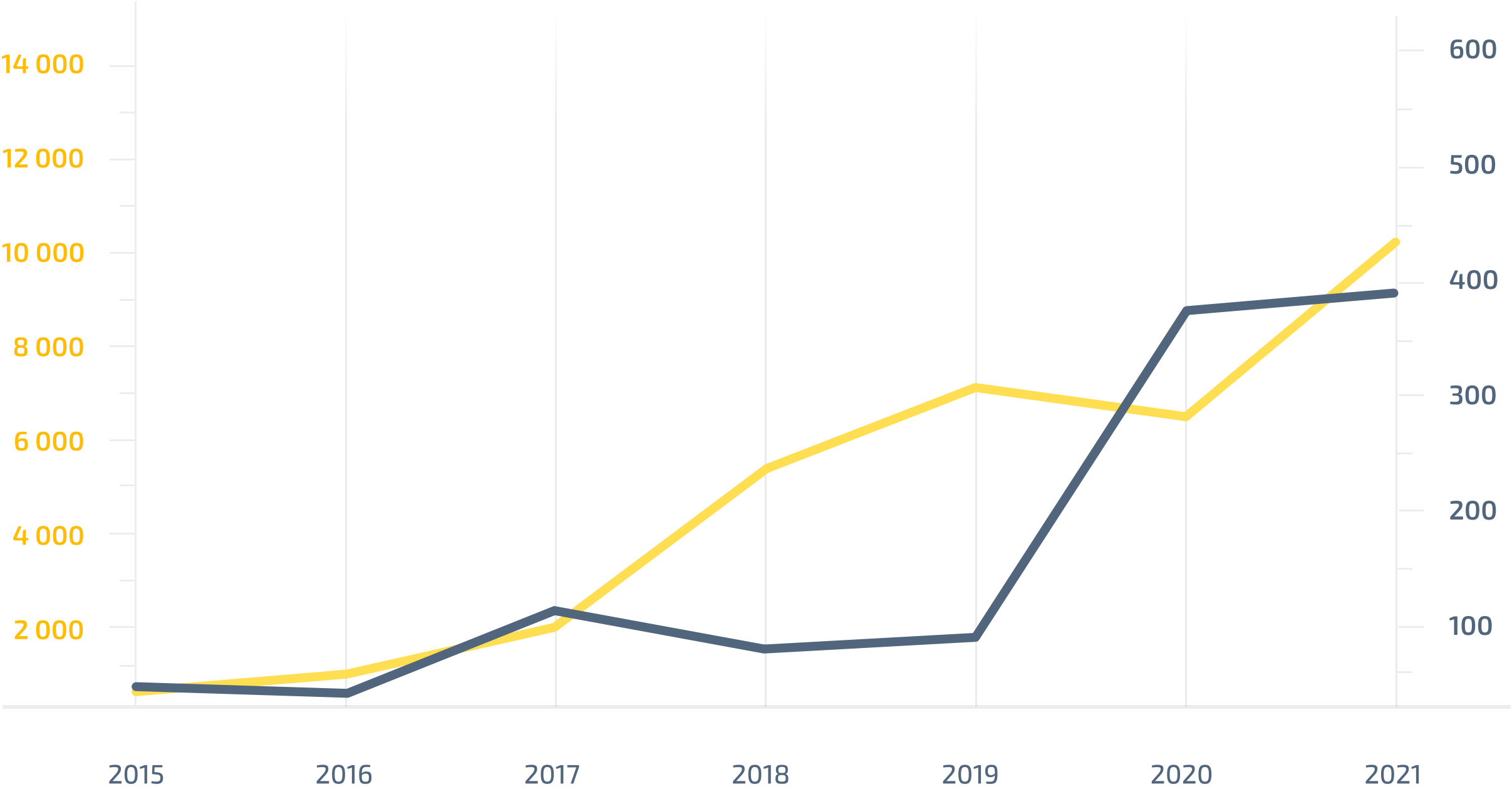
Financial



● Non-overdue portfolio, mRUB

1,6x

growth of the non-overdue portfolio
in 8 months 2022

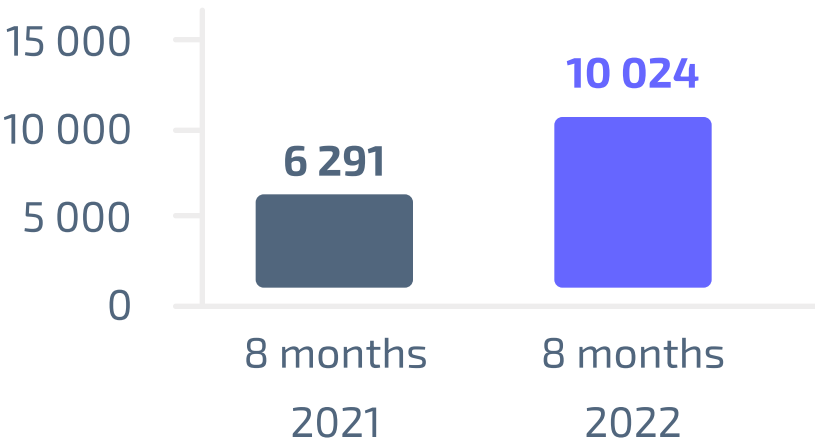


● Issuance, mRUB ● Net profit, mRUB

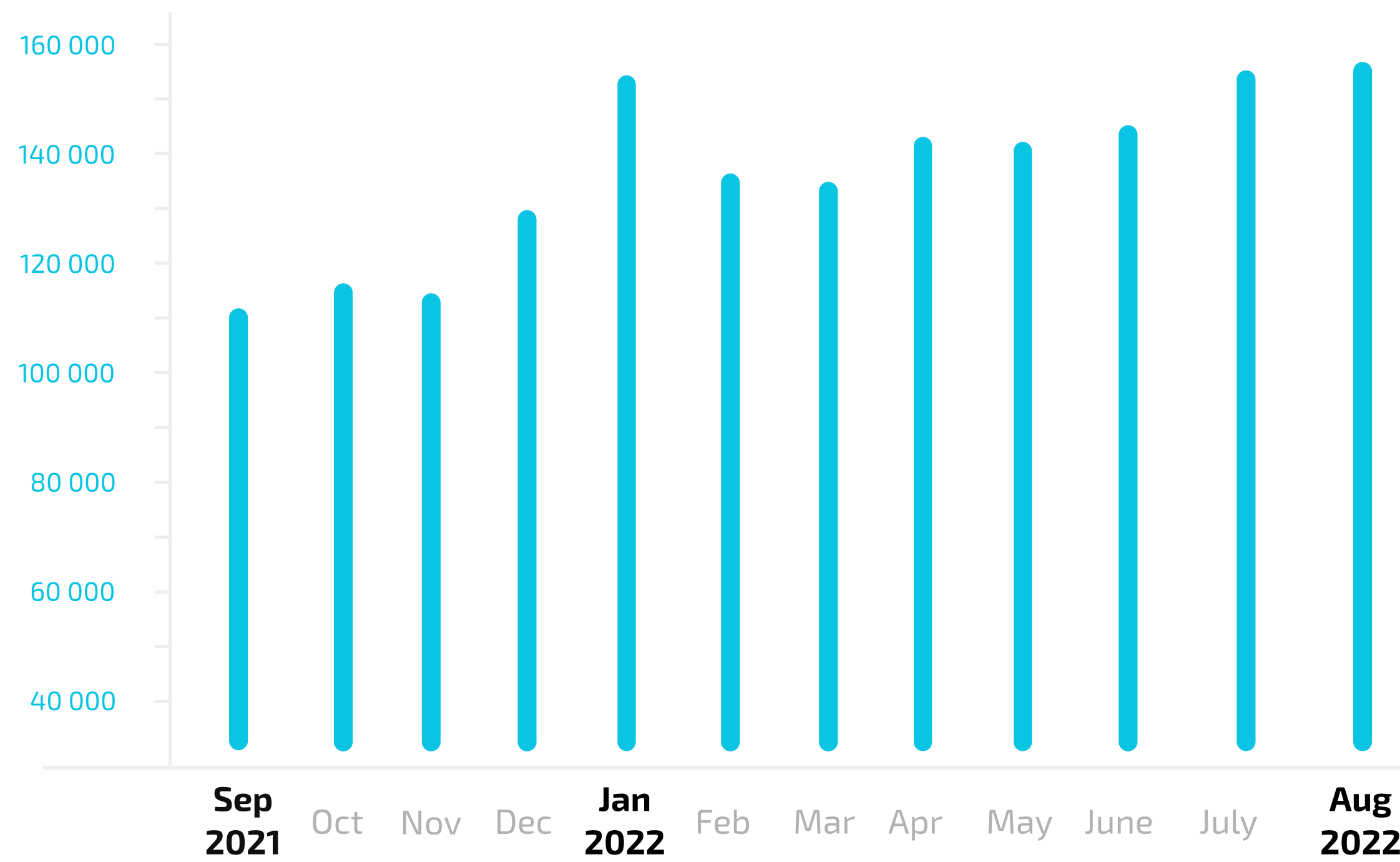
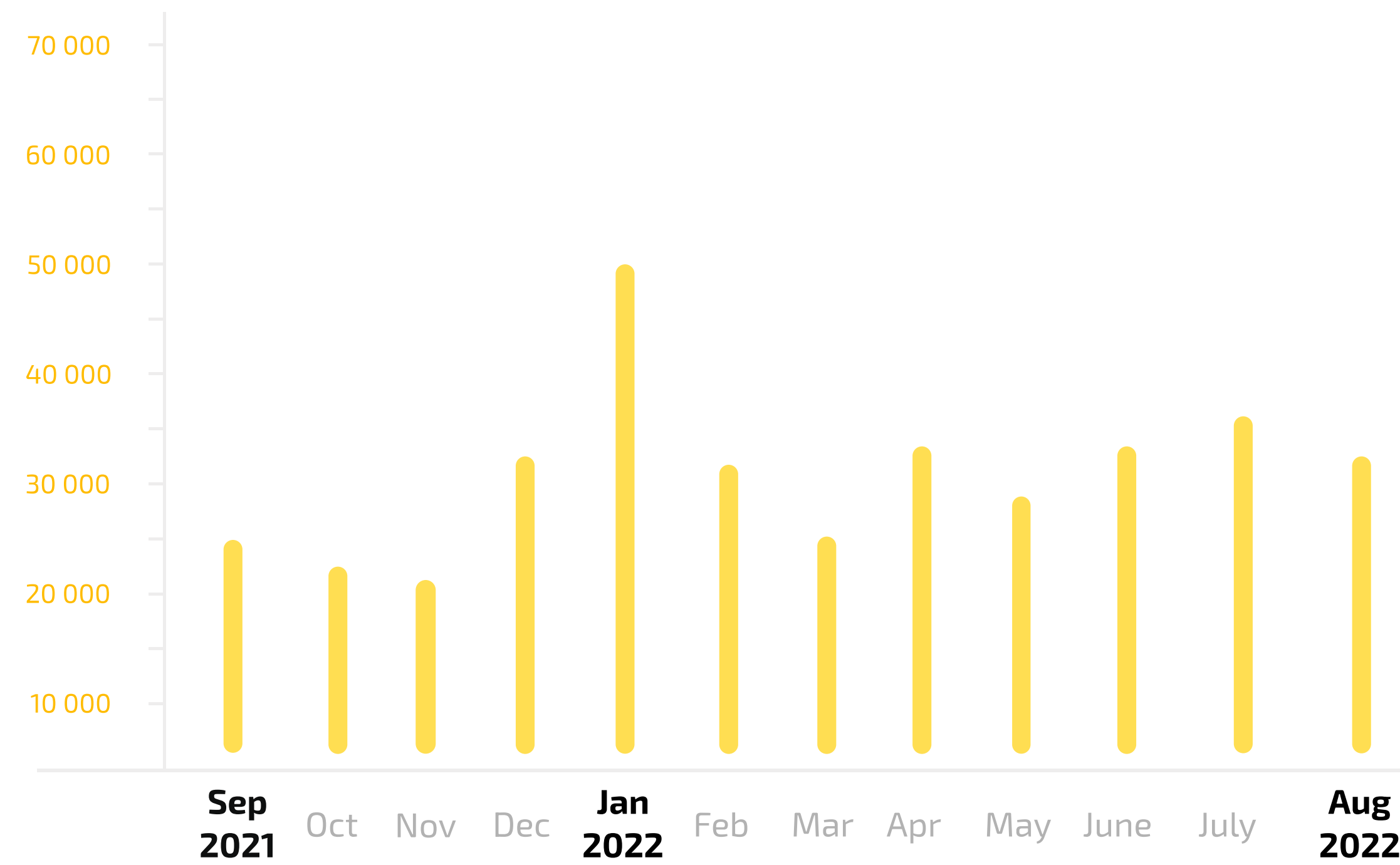
1,6x

growth in issuance
in 8 months 2022 vs 8 months 2021

Issuance, mRUB

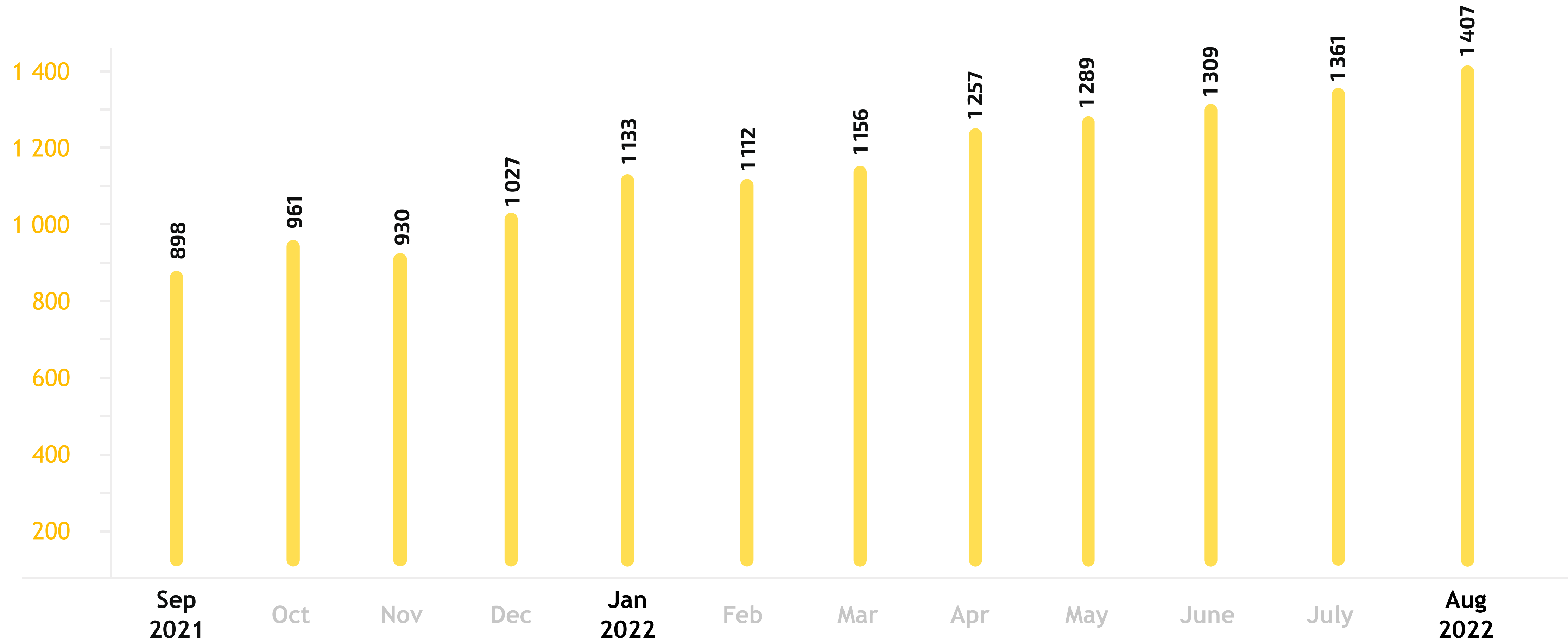


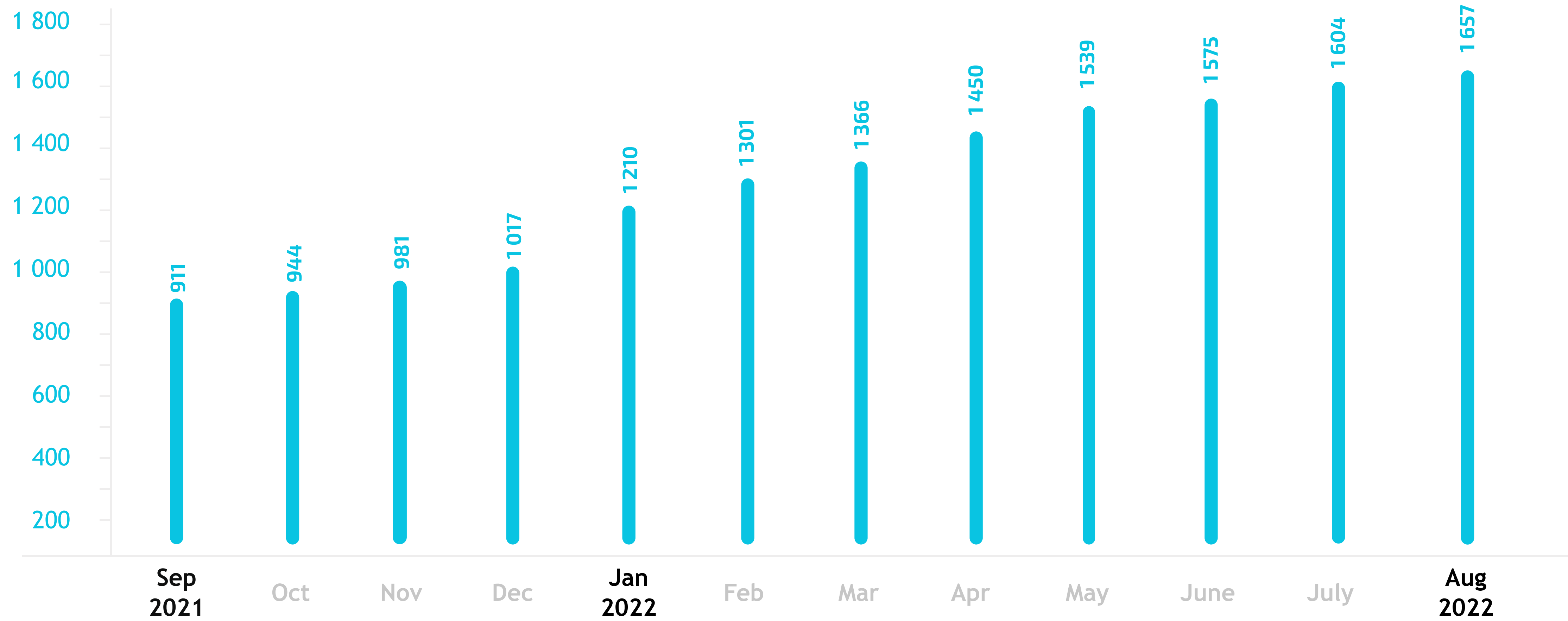
NUMBER OF LOANS



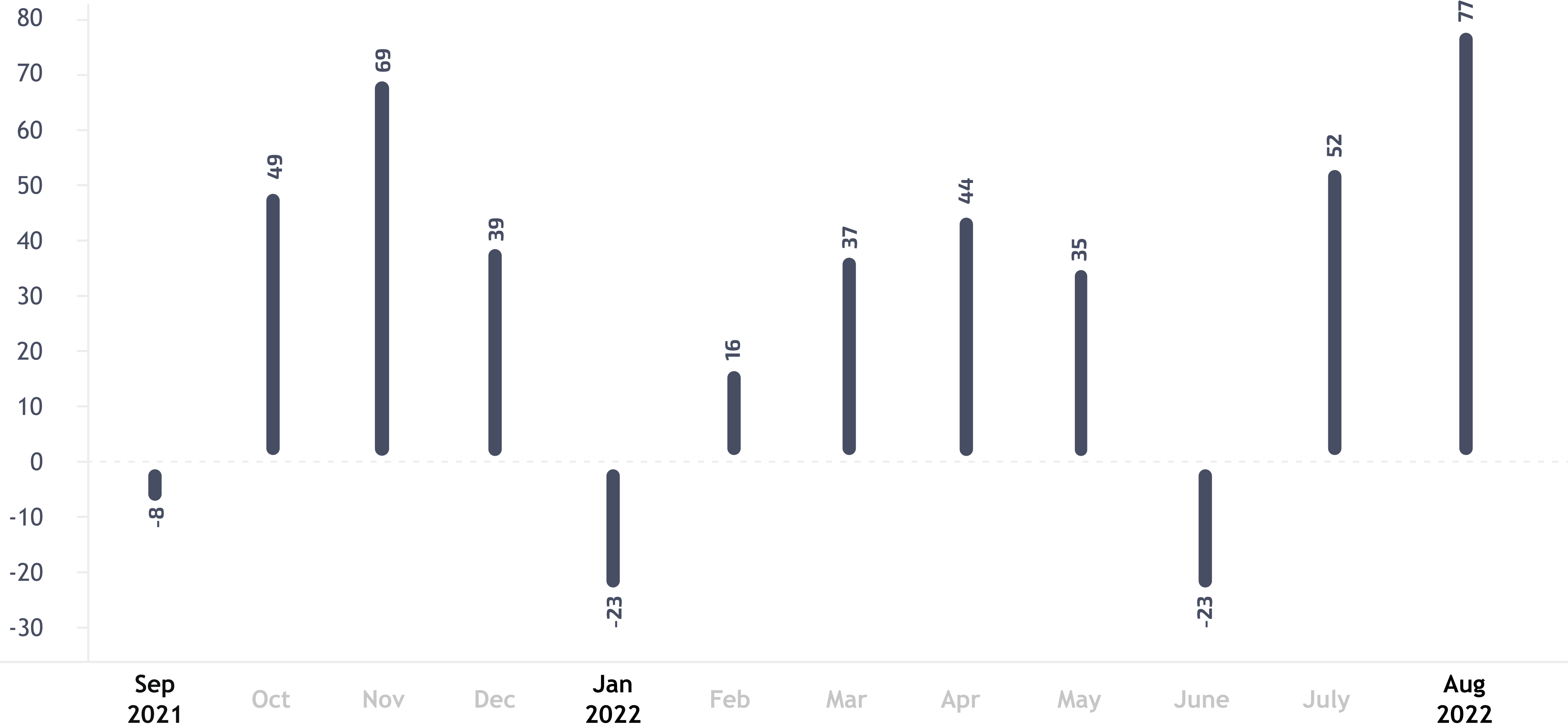
New customers

Total loans





IFRS PROFIT FOR MONTHS, MRUB



WEBBANKIR AFTER FEBURARY 2022

Current situation

Good raise in demand



The market is growing



WEBBANKIR is growing faster than the market, increasing its share

[According to the Central Bank](#), the whole market microfinance portfolio increased by 2% for 7 moths of 2022

WEBBANKIR portfolio for this period increased by 58%

10

WEBBANKIR plans to continue rapid growth

We consider the situation as a good opportunity for further development of our business



Past-due rate and portfolio profitability returned to pre-February levels already in the spring of 2022



The entire infrastructure continued to work as before:

- CPA networks and other customer acquisition functions
- Scoring and anti-fraud services
- Identification
- Telecoms
- Collection



WEBBANKIR IT function has not been harmed

- We always had in-house IT development
- Successfully switched to the Russian infrastructure
- IT HR market and availability of IT professionals have even improved



Regulation changes were postponed:

- Introduction of 0.8% interest rate cap
- Launch of PTI limitations

Join our success!

INVEST AND EARN WITH WEBBANKIR

investor.webbankir.com

Ilya Soloviy

CFO

i.soloviy@webbankir.ru

+7 925 144-60-64



WEBBANKIR