

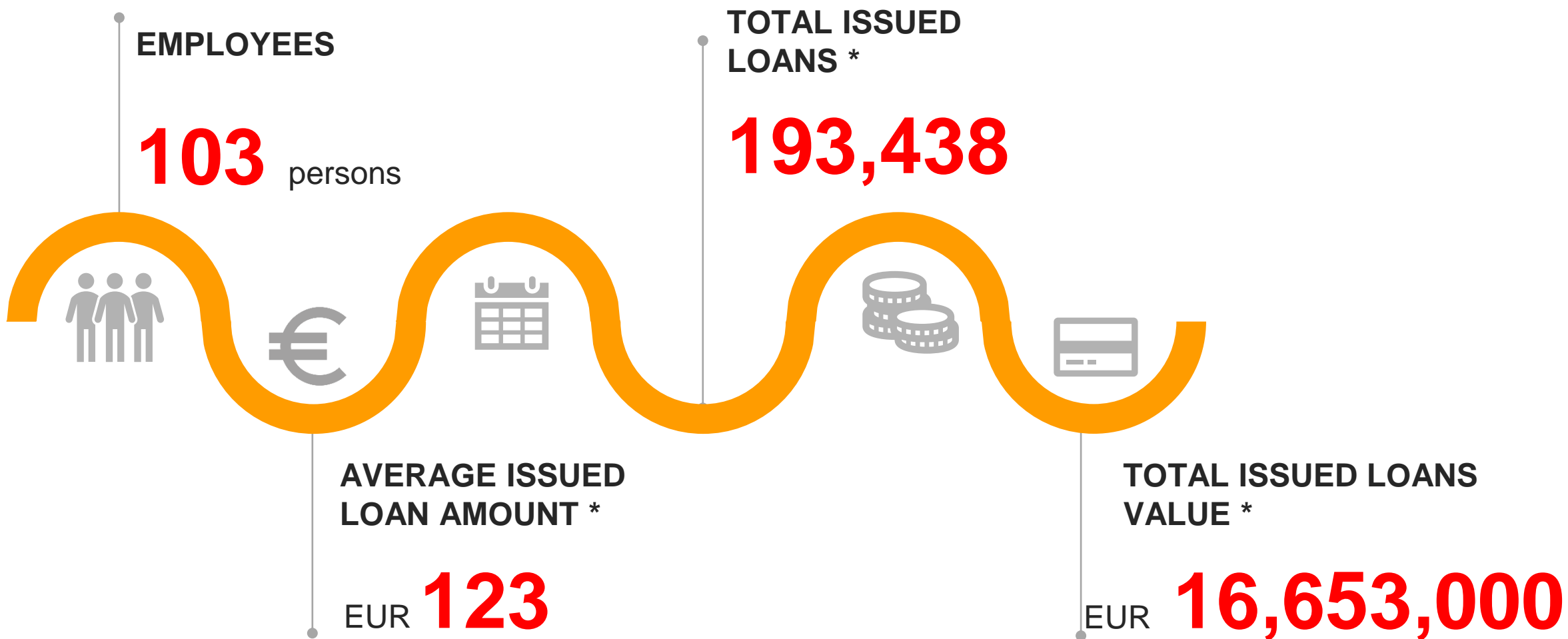


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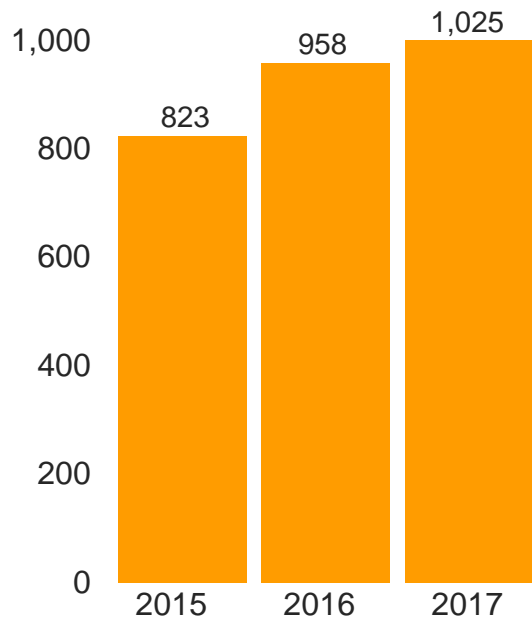
Company overview



• Based on operational data as of 31 December 2018
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Russian market overview: consumer loans

LOANS ISSUE (EUR millions)



Loans issue has grown up by:

- +7% in 2017Y (Y-o-Y)
- +16% in 2016Y (Y-o-Y)
- +47% in 2015Y (Y-o-Y)

Fast growing segment

Loan portfolio of Russian market has doubled in 2017Y as compared to 2013Y

x2
REACHED

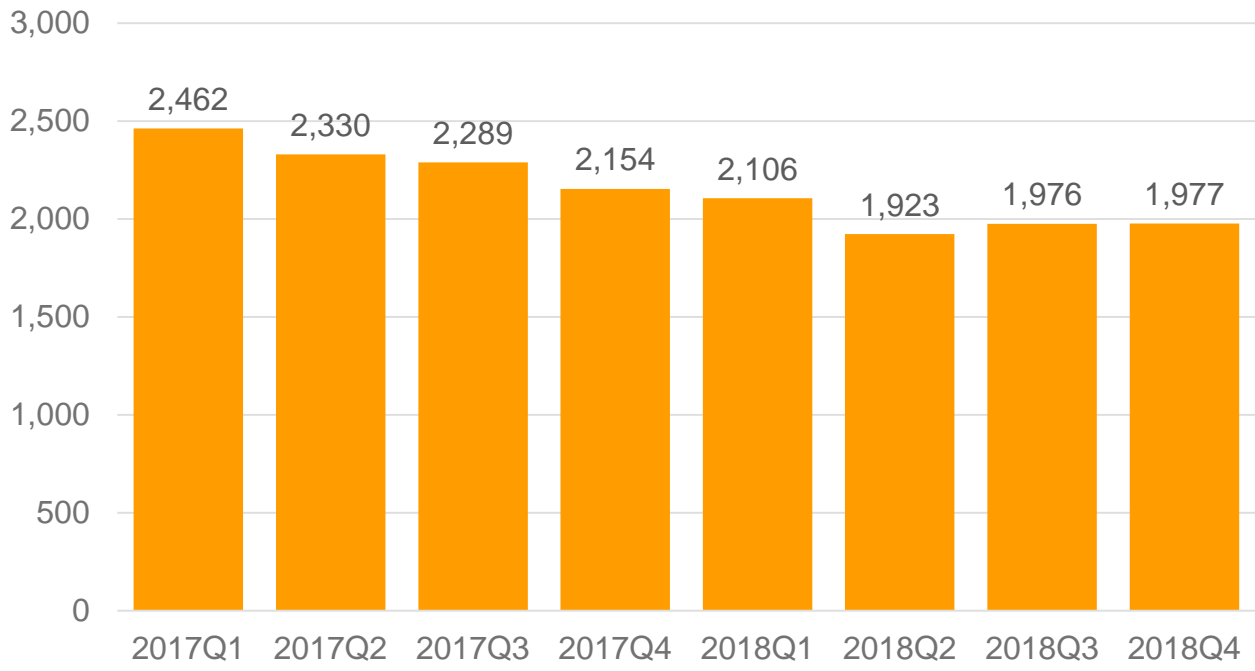
+16%

During 2018Q1 about 6.5 million consumer loans to be issued. Increase +16% compared to 2017Q1 *

* In accordance to forecasts made by credit history bureau Ekvifax

Effective consolidation of market

Quantity of loan originators in Russia *



During 2018Y Central Bank of Russia continues working on improving quality of short-term lending market participants.

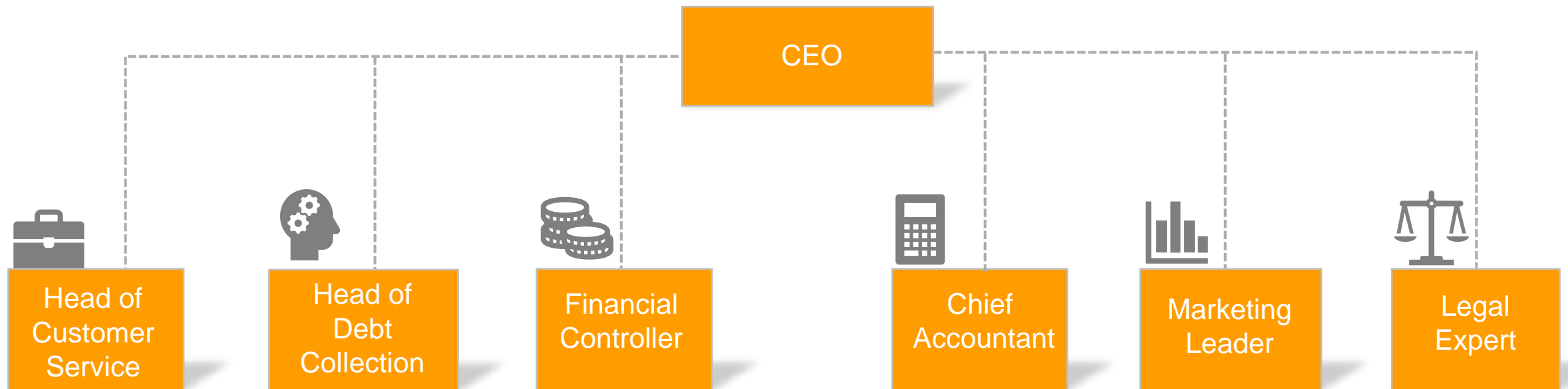
Appropriate regulatory framework is established which reduces the total number of companies while increasing service quality and allowing for healthy market development.

This trend provides opportunity for effective companies to grow their market share.

* In accordance to Central Bank of Russia



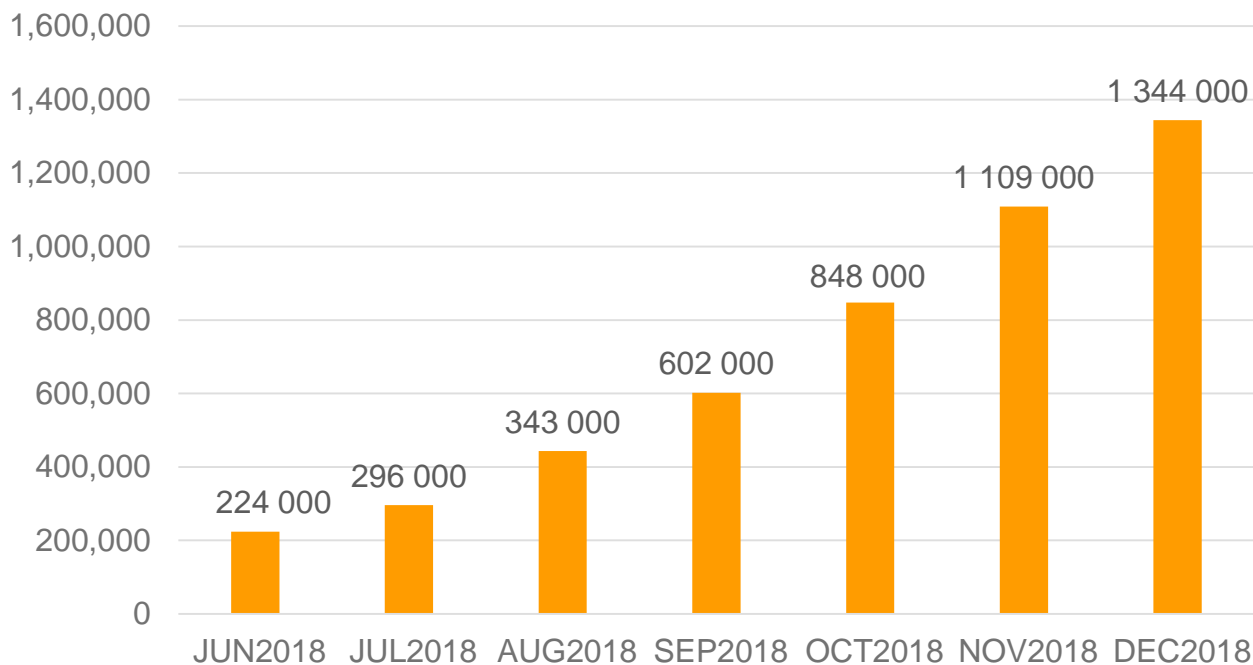
Company structure



Financial data

STRONG GROWTH SINCE COMPANY HAS BEEN ESTABLISHED

REVENUE, EUR

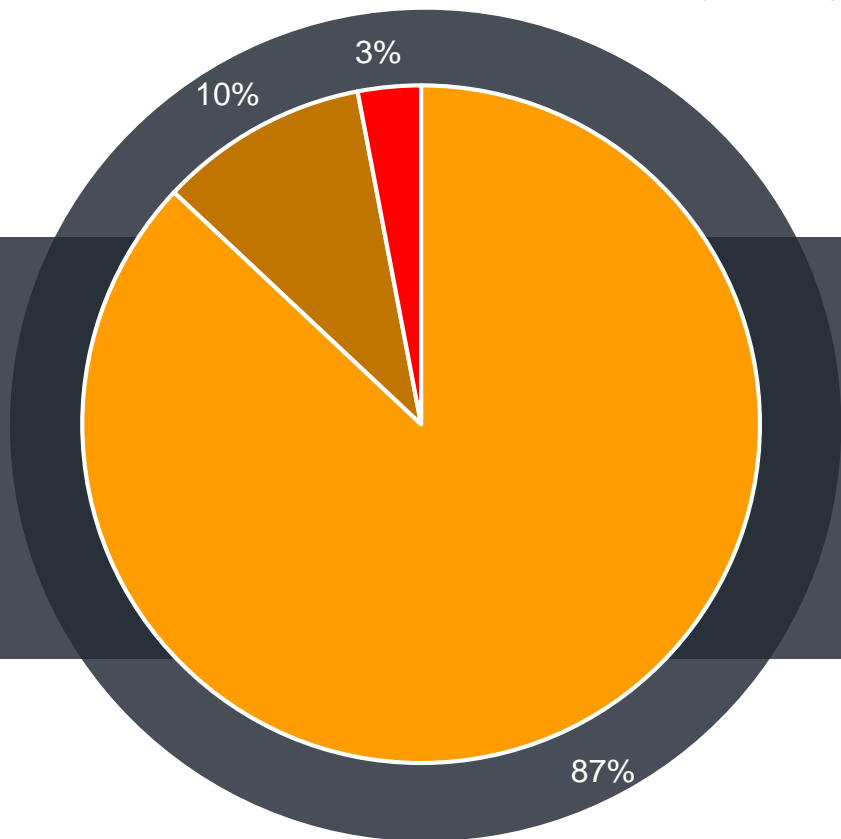


IN AVERAGE REVENUE INCREASES MONTHLY BY

25-50%
Monthly revenue increase

Financial data

NET LOAN PORTFOLIO (By delay categories)



■ not overdue ■ 1-30d ■ above 30d

EUR
5,145,000

NET LOAN PORTFOLIO
AS OF 31 December 2018

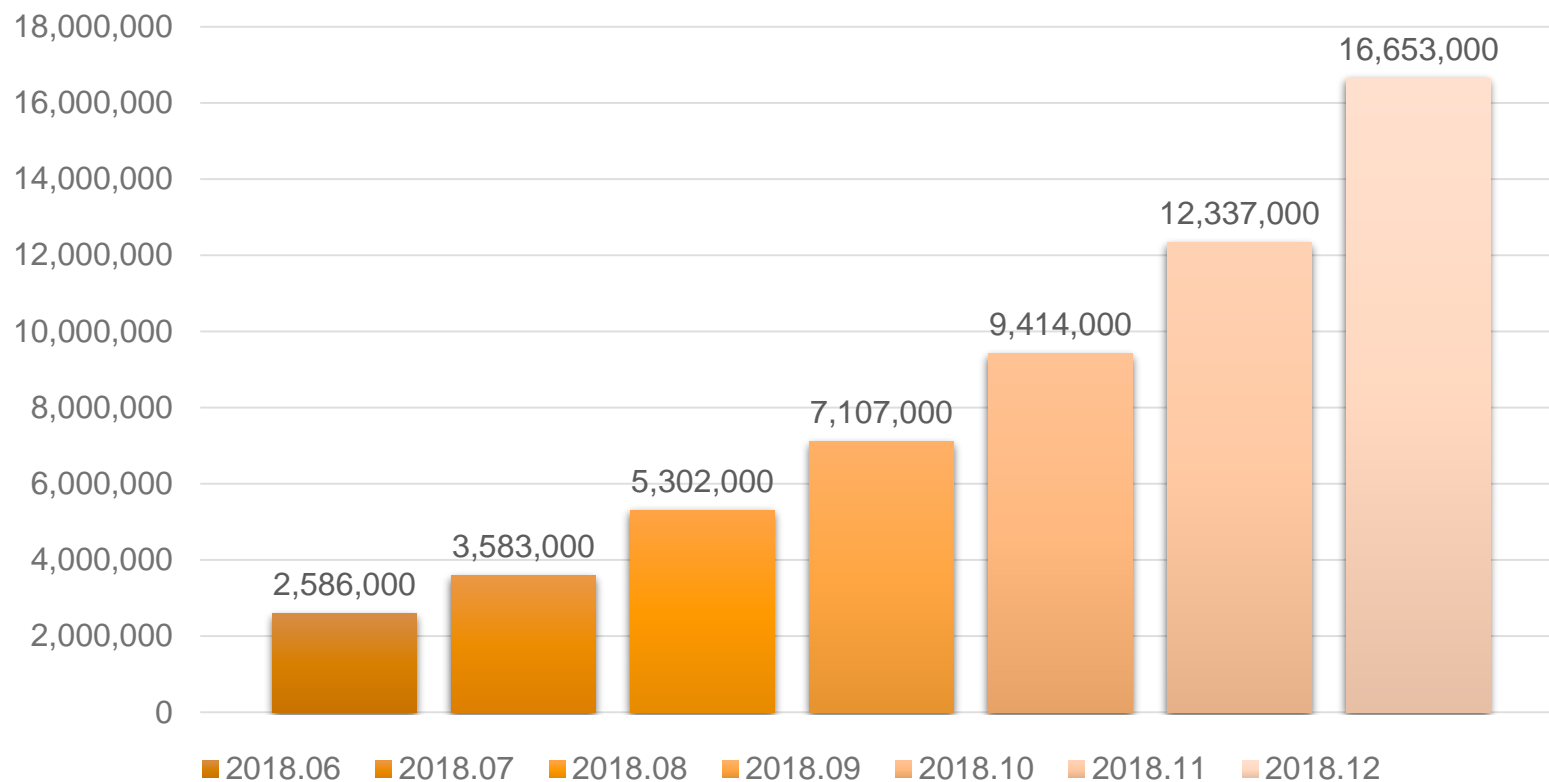
87%

PORTFOLIO CONSISTS OF NON-OVERDUE
LOANS.
STRICT PROVISIONING POLICY APPLIED
FOR OVERDUE LOANS

Financial data

ISSUED LOANS

ORIGINATED LOANS (CUMULATIVE), EUR



AVERAGE LOAN ISSUE IN 2018Y ON A MONTHLY BASIS IS OVER

**EUR
1,388,000**

Financial data

BALANCE SHEET 31.05.2018

ASSETS, EUR

Loans to customers	5,292,000
Cash and cash equivalents	1,315,000
Other Assets	28,000
Total Assets	6,635,000

EQUITY AND LIABILITIES, EUR

Loans and borrowings	5,484,000
Other Liabilities	-
Equity and subordinated debt	1,151,000
Total Equity and Liabilities	6,635,000

Focus on further development





THANK YOU!



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