



МЕТРОКРЕДИТ

М Е Т Р О К Р Е Д И Т

July 2019

COMPANY OVERVIEW

EMPLOYEES

184 persons

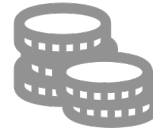


AVERAGE ISSUED LOAN
AMOUNT *

EUR **112**

TOTAL ISSUED LOAN COUNT *

327 557



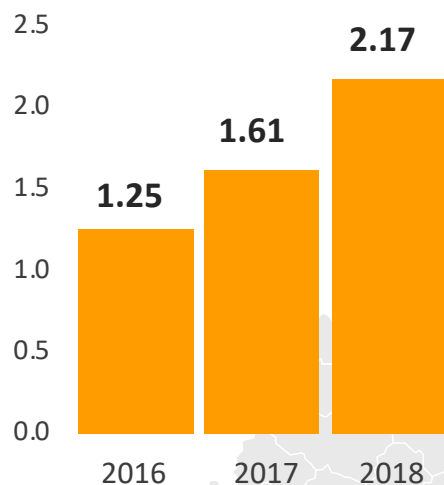
TOTAL ISSUED LOAN VOLUME *

MIL. EUR **44.7**

** Based on operational data as of 31 May 2019 and June forecast*

RUSSIAN MARKET OVERVIEW: CONSUMER LOANS

TOTAL LOAN PORTFOLIO (EUR billions)*



LOAN PORTFOLIO HAS GROWN BY:

+35% in 2018Y (Y-o-Y)

+29% in 2017Y (Y-o-Y)

+16% in 2016Y (Y-o-Y)

BIG AND FAST GROWING MARKET



147 million population



Loan portfolio of the Russian market has increased 2.5 times in 5 years (from 2013Y to 2018Y)



During 2018 total online loan portfolio doubled and reached 19% of the total country portfolio**



Online lending in 2018 grew 5 times faster than offline lending

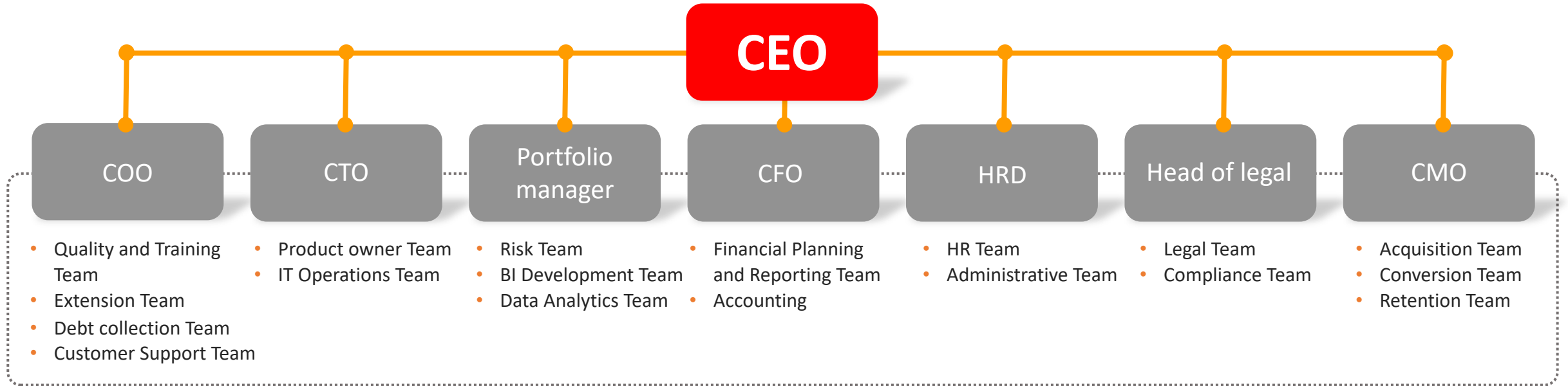


Consumer loan repayment discipline is similar to European market

* In accordance with analysis made by RA Expert rating agency

** In accordance with Central Bank of Russia

COMPANY STRUCTURE BY DEDICATED TEAMS



Experienced CEO

12 years on the market (GE Money Bank, OTP Bank, RSA Group, Platiza (MFI))



Data science experts and neural networks geeks in **scoring team**



Experienced management team. Top-tier professionals from leading RU and INT companies

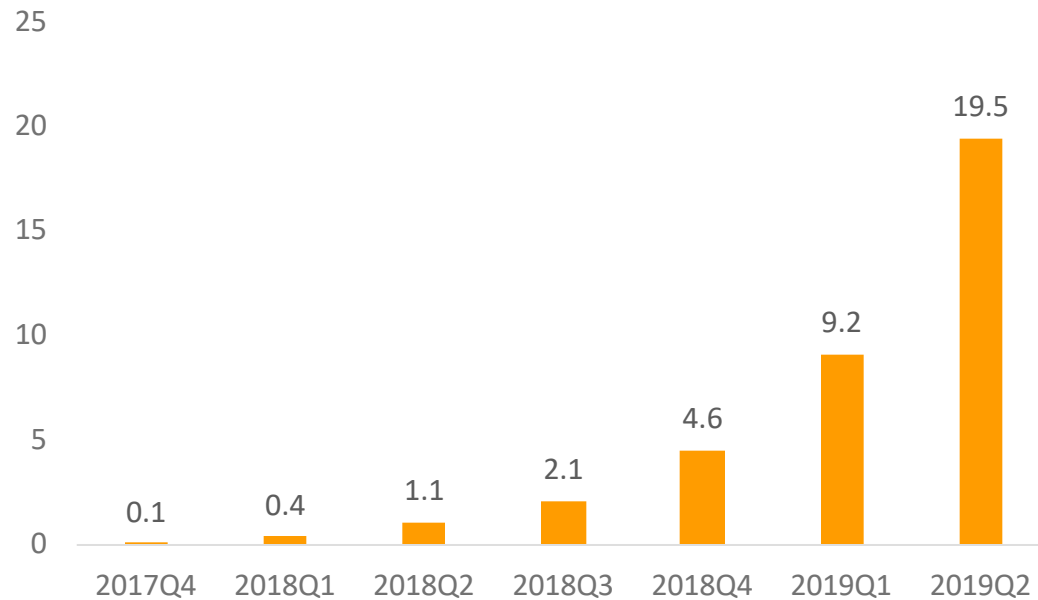


Proactive control and **training team** focused on finding and fixing every inefficient process

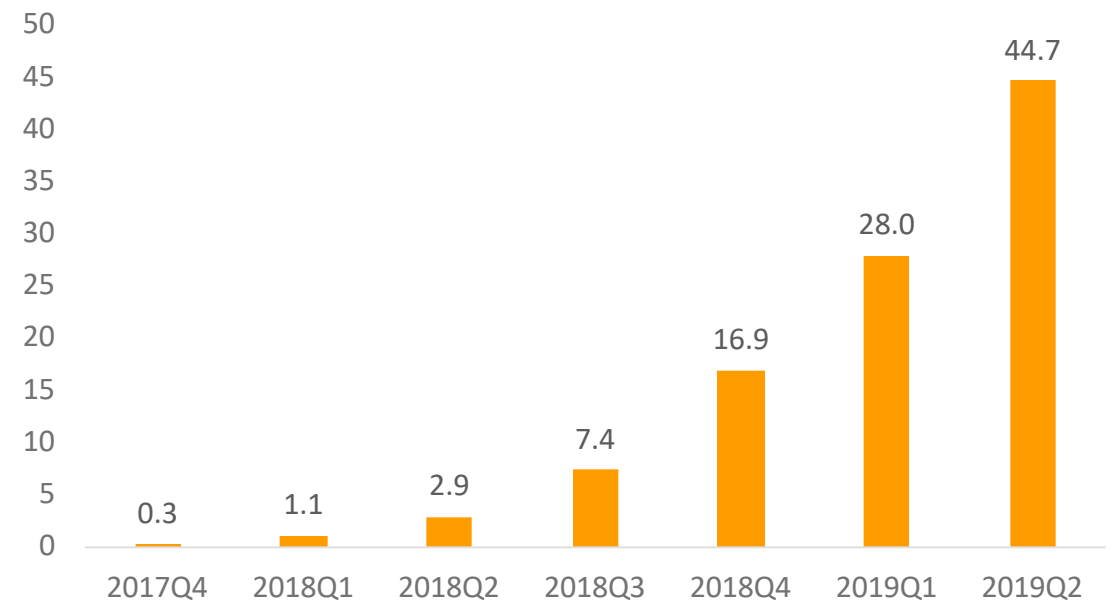
FINANCIAL DATA

VERIFIED BY A CERTIFIED AUDITOR

**INTEREST REVENUE,
EUR MILLIONS**



**ORIGINATED LOANS (CUMULATIVE),
EUR MILLIONS**



Our strategy: rapid growth and takeover of a large share of the Russian single payment loans market



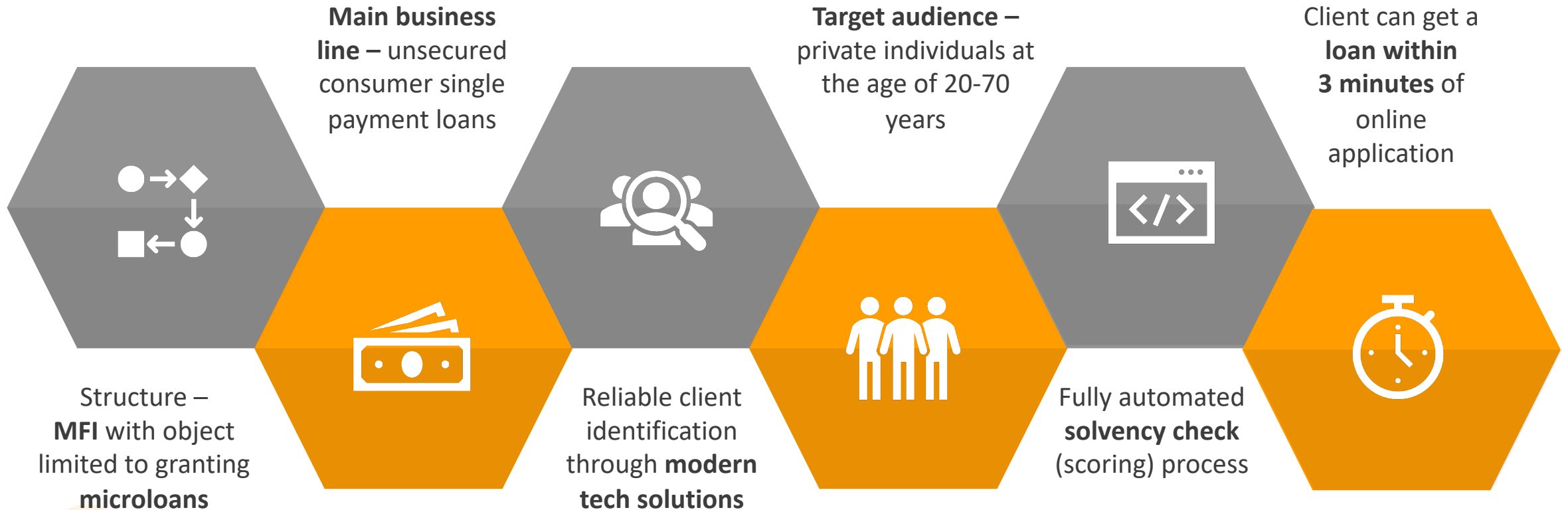
Our target: become **TOP-3** non-bank consumer lender by the end of 2019Y in the Russian market

FOCUS ON FURTHER DEVELOPMENT



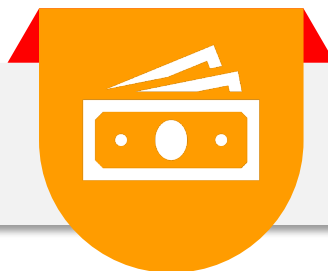
BUSINESS MODEL

OPERATIONS

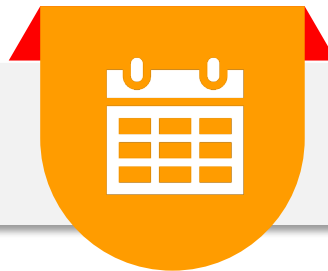


PRODUCT

SINGLE PAYMENT LOAN



Loan amount
30 – 450 EUR



Loan term
up to 30 days



Average loan size
112 EUR



Repayment at
maturity date



Possible loan term
extension of 7, 14, 30 days



Multiple loan extension
possibility

THANK YOU

