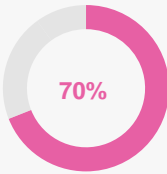
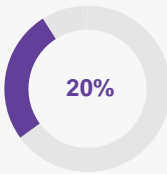
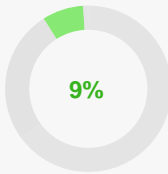
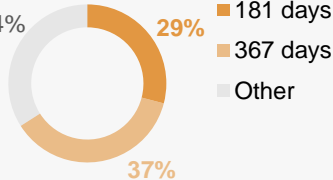


Indicator	Assets - Key Lending Products			Liabilities
Product	Cash Loans	POS Loans	Credit Cards	Retail Deposits
Description	Unsecured cash (personal) loans provided to customers	Unsecured loans to finance purchase of durable goods at POS	Unsecured revolving credit lines with a grace period	Term-deposit opened by customers at an advertised rate
Gross portfolio	₱ 96 bn	₱ 28 bn	₱ 13 bn	₱ 112 bn
% of portfolio / term structure				
Origination	₱ 83 bn 300 000 loans	₱ 43 bn 1 159 000 loans	₱ 19,5 bn 338 000 cards	Number of clients 202 000
Average size / limit	₱ 277 000	₱ 37 000	₱ 54 000	₱ 541 000
Effective Annual % Rate / Interest	EAPR = 24%	EAPR = 19%	Gross margin = 42%	Avg. on ₱ deposits: 7,28%
Average maturity	50 months	18 months	-	11 months

Enhancing product offering and cross-sell with complementary fee-based partner products

Revenue in 2018

Insurance

Insurance services are provided in partnership with Renaissance Life Insurance, Soglasie-Vita insurance and Soglasie Insurance Company

Property insurance

Services and "box solutions" related to property insurance

₺ 215 mln

Life insurance

Services related to investment and universal life insurance

₺ 73 mln

Consulting services

Legal and credit history advice provided with AMULEX and Credit Bureau

Personal attorney

Consulting services on legal issues

₺ 356 mln

Credit history

Services related to requesting credit history from the Credit Bureau

₺ 81 mln

Non-state pension fund

Pension fund services provided with Gazfond-Pension Savings

Non-state pension fund

Services related to pension transfer into a non-state pension fund

₺ 8 mln

Mortgage

New

Renaissance Credit launched a project in mortgage lending jointly with Ipoteka.Tsentr in February 2019

The bank will act as an agent and will provide retail clients with access to mortgage offers from different financial institutions

It is a perfect opportunity for the bank to explore in detail the sector of mortgage lending maintaining its traditional business model with focus on unsecured lending

Partner products