



Russian market of retail lending: Renaissance Credit positioning as at 01.01.2019

POS Loans — No 4

GP Loans — No 10

Credit Cards — No 16

Loan portfolios and their evolution since 01.01.2018

₽ 269 bn (+8,5%)

₽ 5 868 bn (+26,7%)

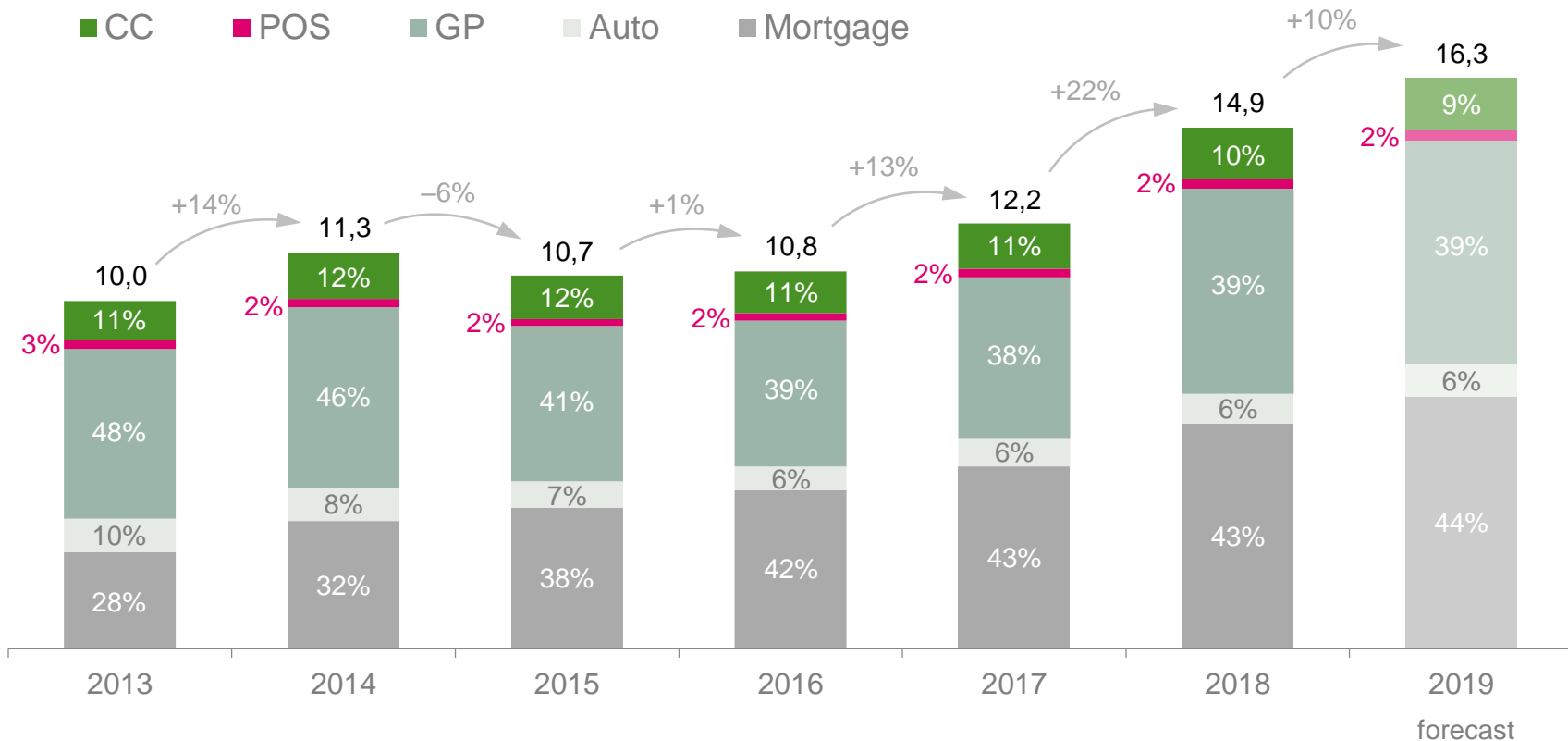
₽ 1 461 bn (+12,8%)

POS Loans — No 4				GP Loans — No 10				Credit Cards — No 16			
₽ 269 bn (+8,5%)				₽ 5 868 bn (+26,7%)				₽ 1 461 bn (+12,8%)			
Bank	₽ bn	Growth		Bank	₽ bn	Growth		Bank	₽ bn	Growth	
1. Home Credit	55.7	-8.5%		1. Sberbank	1 910.6	+30.4%		1. Sberbank	633.6	+14.7%	
2. OTP Bank	37.9	+10.5%		2. VTB	1 191.8	+29.2%		2. Tinkoff Bank	177.9	+26.4%	
3. Pochta Bank	37.3	+42.3%		3. Pochta Bank	261.5	+47.3%		3. Alfa Bank	164.1	+43.1%	
4. Renaissance Credit	28.1	-0.4%		4. Alfa Bank	243.3	+67.1%		4. VTB	111.6	+1.5%	
5. Rusfinans Bank	22.8	+25.6%		5. Rosselkhozbank	182.4	+2.3%		5. Russian Standard	68.7	-15.8%	
6. MTS Bank	17.5	+66.5%		6. Gazprombank	132.0	+27.7%		6. OTP Bank	27.3	+10.6%	
7. Credit Europe Bank	14.8	+132.0%		7. Home Credit	130.0	+26.0%		7. Citibank	25.2	-0.5%	
8. Russian Standard	13.0	+2.4%		8. Raiffeisenbank	122.1	+22.3%		8. Orient Express Bank	24.5	+4.2%	
9. Tinkoff Bank	11.9	+251.8%		9. Rosbank	98.6	+30.8%		9. Sovcombank	20.8	+129.5%	
10. Orient Express Bank	10.2	+71.9%		10. Renaissance Credit	96.6	+32.0%		10. B&N Bank	18.9	-18.7%	
11. Alfa Bank	10.1	-55.5%		11. Moscow Credit Bank	73.1	+15.5%		11. Raiffesenbank	17.4	+9.3%	
12. Cetelem Bank	7.1	-54.8%		12. Orient Express Bank	68.5	+18.7%		12. Home Credit	16.4	+4.9%	
				13. Bank Otkritie FC	60.3	+33.4%		13. Credit Europe Bank	15.2	-14.7%	
				14. Uralsib	54.9	+23.0%		14. Pochta Bank	15.0	+37.6%	
				15. Sovcombank	52.3	+3.4%		15. Rosbank	13.3	-1.6%	
								16. Renaissance Credit	12.8	+39.9%	
								17. MTS Bank	10.1	+9.4%	
								18. UniCredit	8.5	-1.3%	
								19. Uralsib	5.6	-2.8%	
								20. Qiwi Bank	5.4	+180.9%	



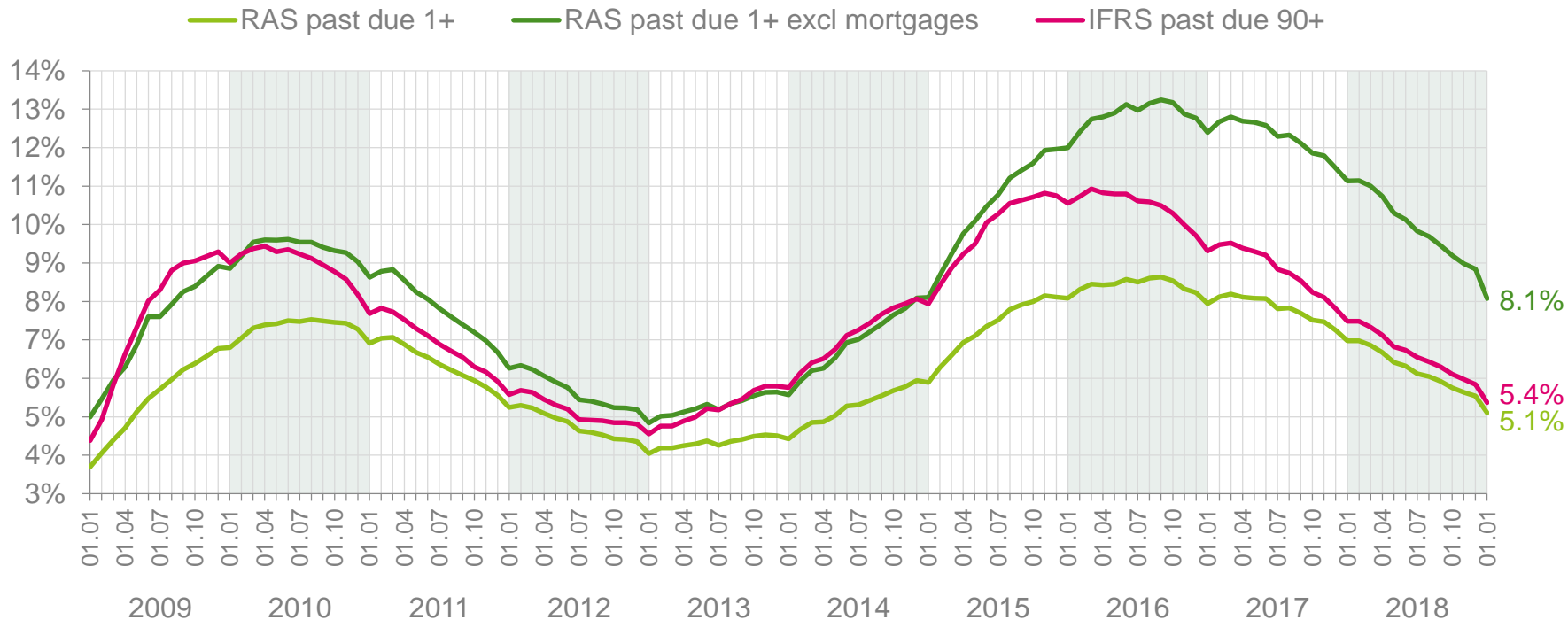
Russian market of retail lending

Structure and evolution of credit portfolio (P trillion)





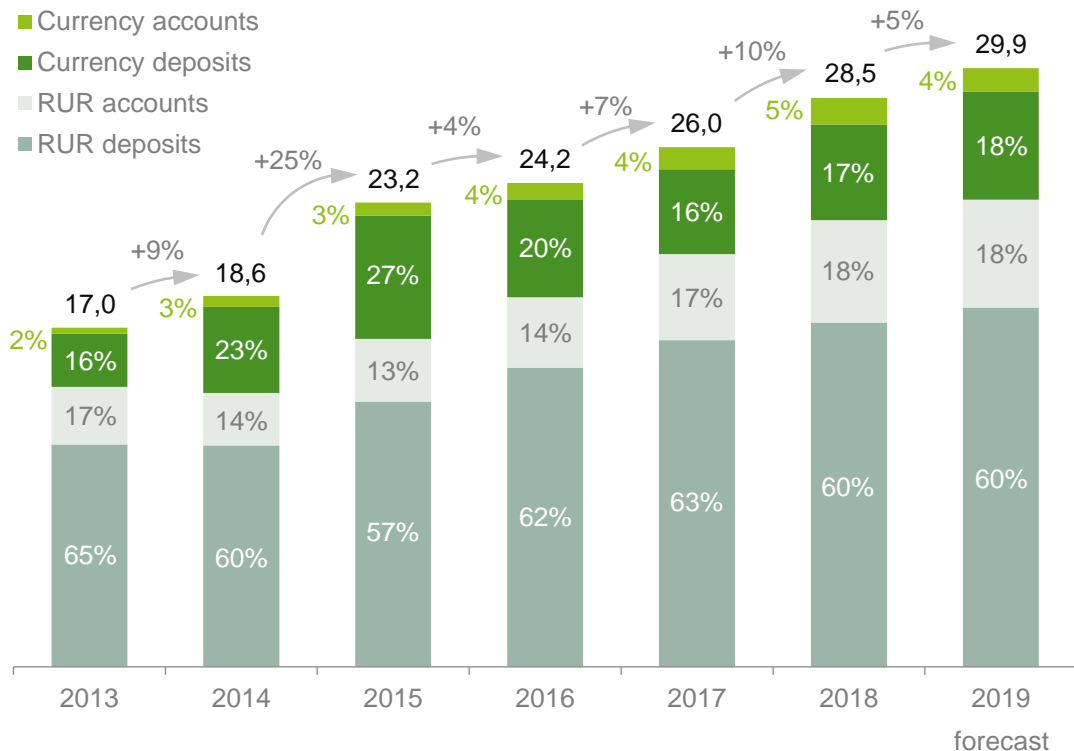
Evolution of non-performing loans





Russian market of retail funding — structure and evolution

Market structure and evolution (₽ trillion)



Bank Positioning as at 01.01.2019

Bank	₽ bn	Annual Δ
1. Sberbank of Russia	12 822.5	+7,3%
2. VTB	3 830.0	+22,9%
3. Alfa-Bank	1 067.2	+32,1%
...		
8. Sovcombank	391.5	+35,9%
...		
11. Pochta Bank	307.6	+85,5%
...		
15. Tinkoff Bank	234.5	+52,9%
...		
18. Home Credit	192.8	+10,5%
19. Russian Standard	174.3	+6,8%
20. Orient Express Bank	166.8	+5,6%
...		
25. Citibank	150.2	+19,5%
26. Renaissance Credit	120.3	+27,0%
27. Sviaz-Bank	114.9	-4,9%
...		
38. MTS Bank	72.0	+1,4%
...		
40. OTP Bank	65.6	+9,2%
Total market	28 460.2	+9,5%



Russian market of retail banking

Evolution of interest rates in 2014 — 2018

