



SAFE HAVEN IN SWAN LAKE

IPO MOEX 2023

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PAWN BROKERS INDUSTRY IN RUSSIA

125,479%*



max. pawn fees:
(data for IV Quarter 2023)

~22 500**



Total retail locations
in Russia

1849



Legal entities

8-10%



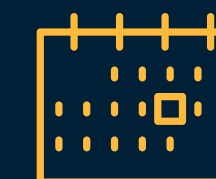
Russian citizens use pawn stores

60+ billion rub



Total pawn loans in Russia

up to 30 days



more than half
(equivalent of PDL - payday loans)

2,4 millions



People who are current customers of
pawnshops (01.12.2022)

12 800 rub



Average pawn loan

***Central Bank
of Russian**

Pawnstore market regulator

PAWN BROKERS INDUSTRY IN MOSCOW

35 000 000 

People live in Moscow and the Moscow region

~1400 

Retail locations in the Moscow and Moscow region

226 

legal entities

3 500 000 

People use the pawn shop from time to time

~11 billion rub 

Total pawnshop loans in Moscow

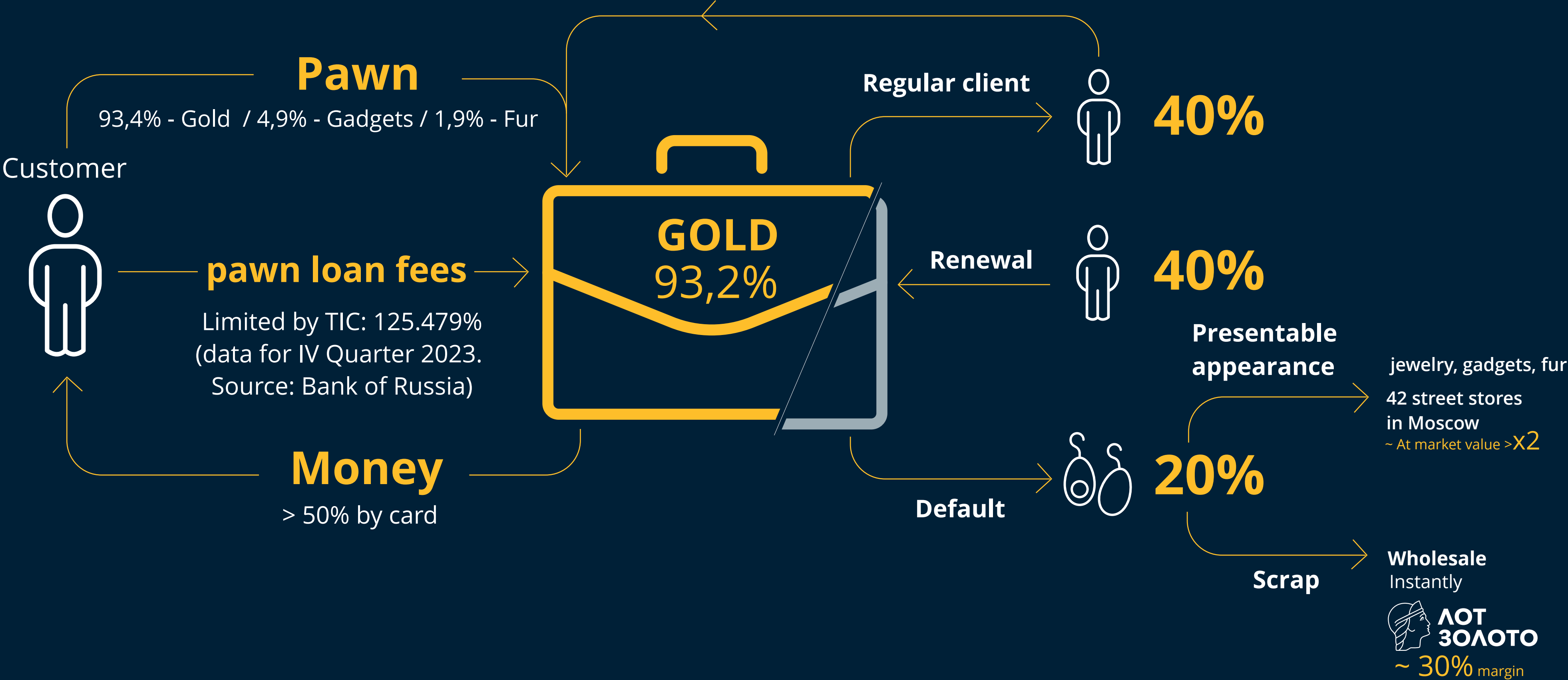
x4 

Potential growth only in Moscow region

* Marginal average pawn loan fees for the IV quarter of 2023
** Based on open data from geoservices 2GIS and Yandex Maps
*** Source of the Central Bank of the Russian Federation

FINANCIAL BUSINESS WITHOUT CREDIT RISK

business a gold-backed (93,2%)



MOSGORLOMBARD - THE OLDEST PAWNSHOP CHAIN IN MOSCOW



**THE FIRST PAWNSHOP
IN MOSCOW**

Since 1924



CREDIT RATING

ruBB-



**THE LARGEST
PAWNSTORES IN MOSCOW**



**THE MOST INNOVATIVE
IN THE INDUSTRY**



99 years

since 1924



109

109 Pawn stores in
the Moscow region



1 423
million rubles

Revenue in 2022



48%

EBITDA pawn stores
profitability for 2020



210 000+

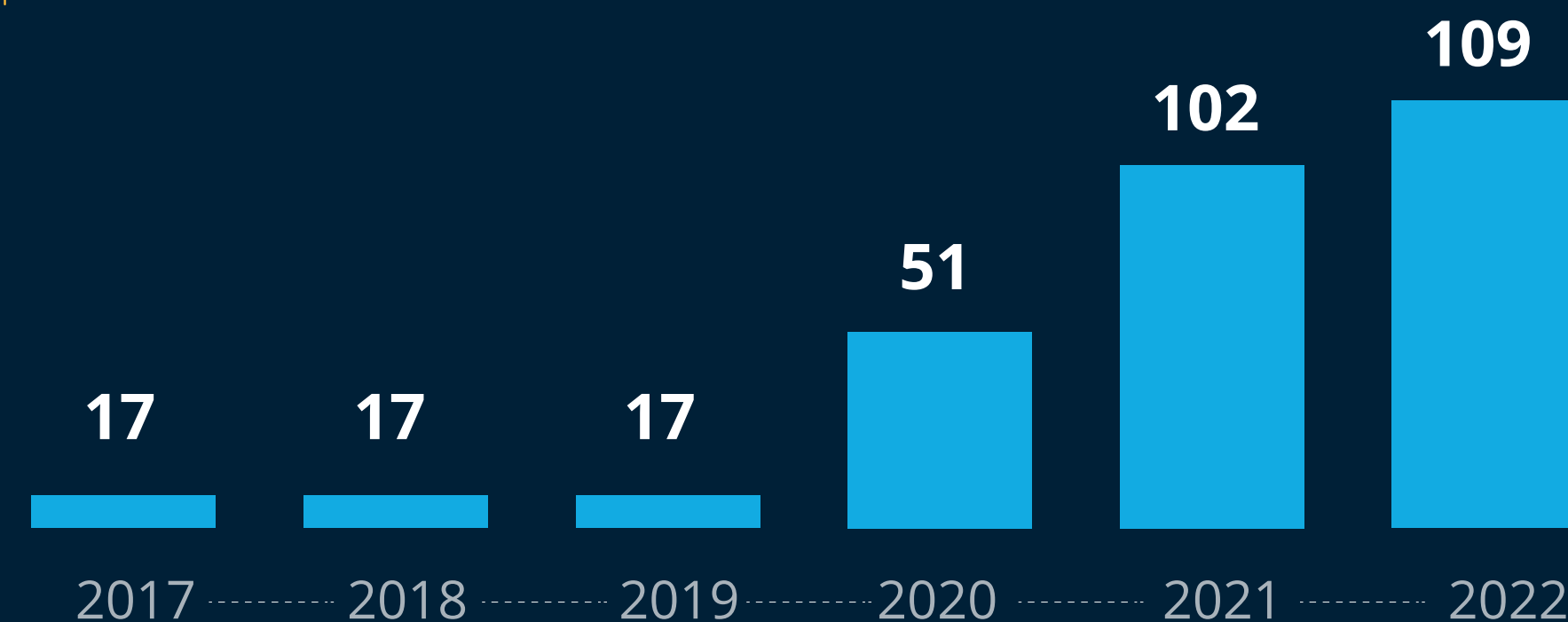
customers



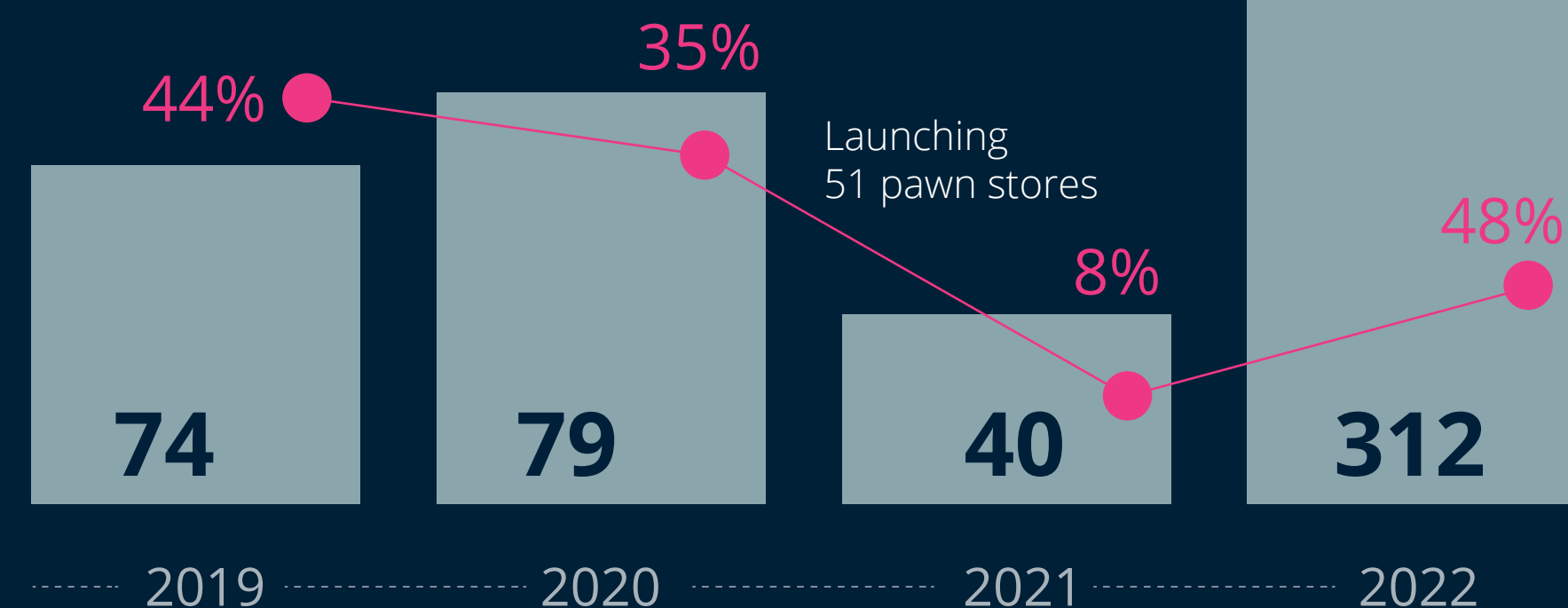
Rating
ruBB-
Expert

MOSGORLOMBARD NOW

🚩 Pawn stores

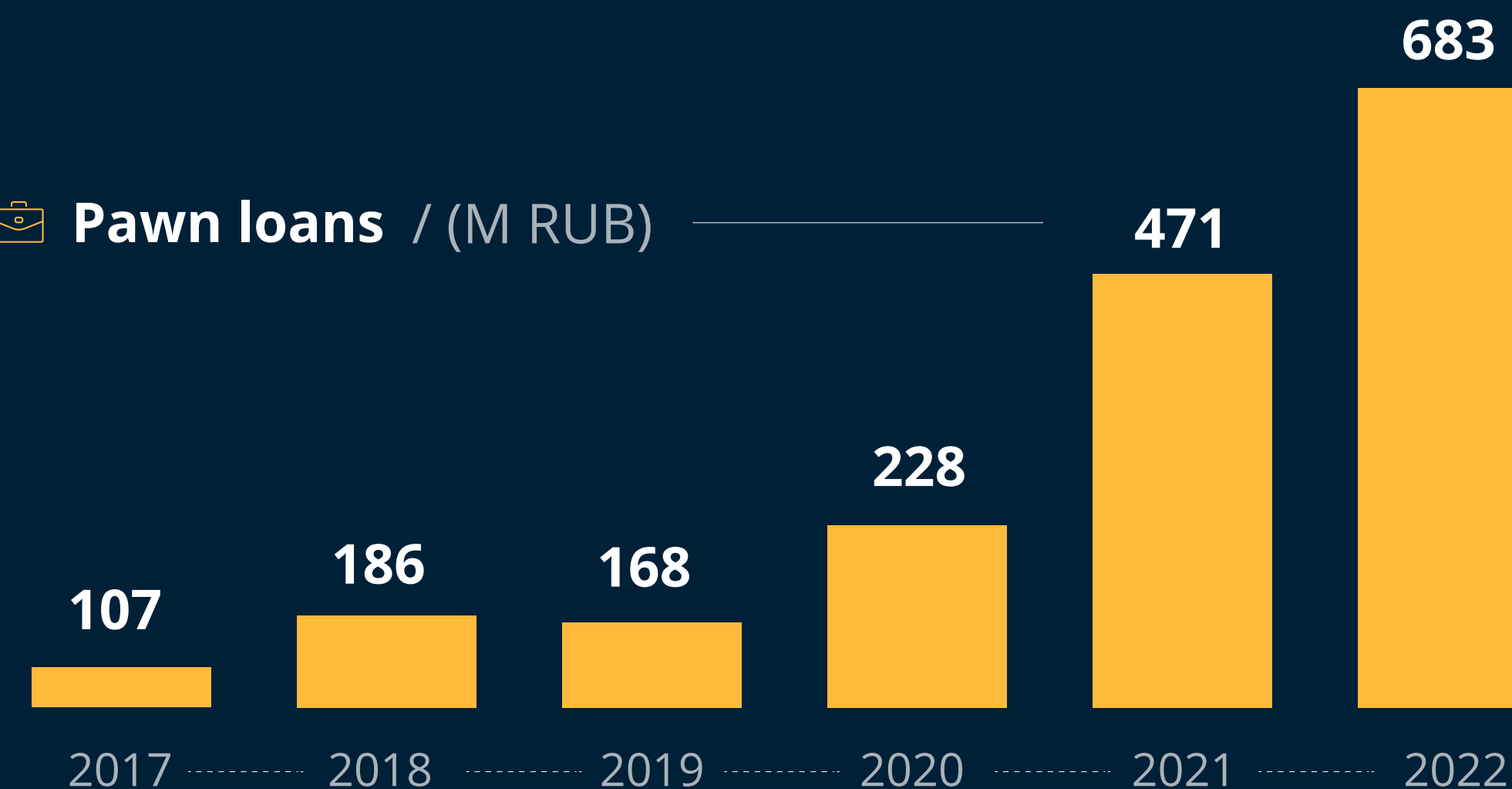


🔍 EBITDA / (M RUB)

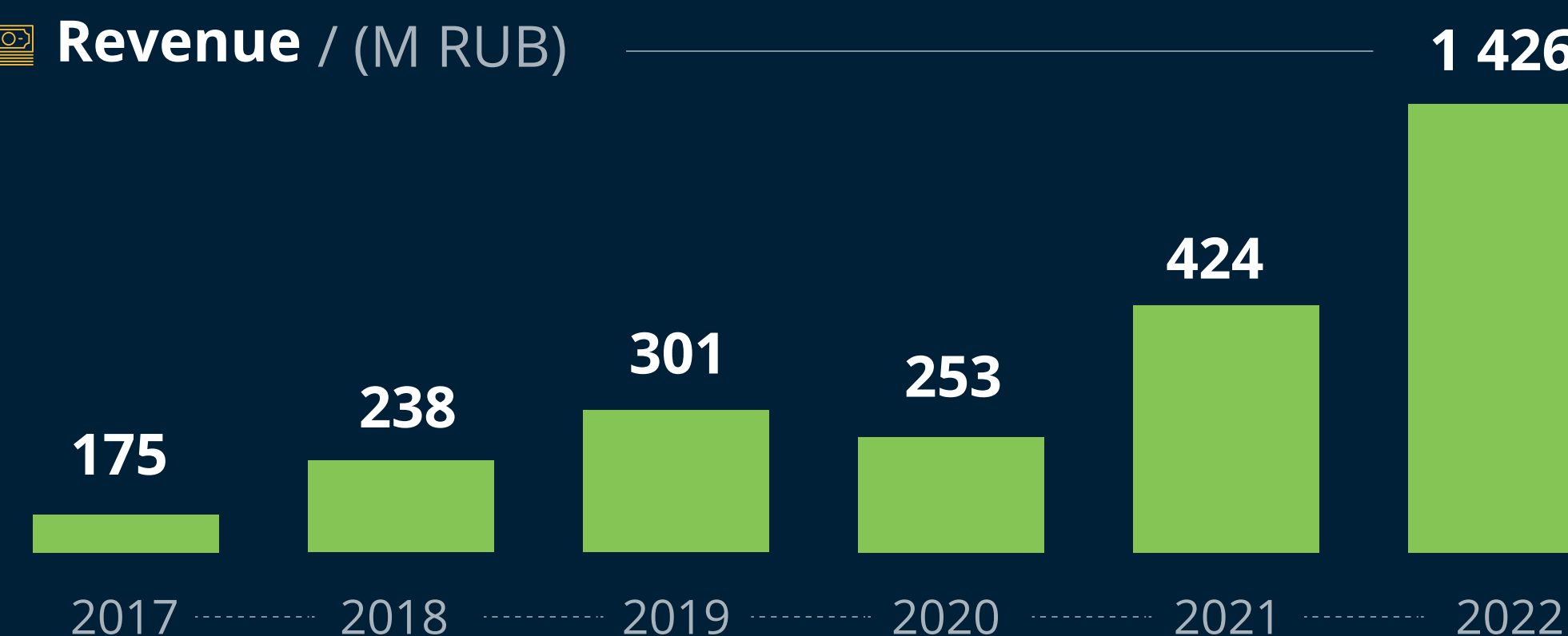


● Pawn loans EBITDA

👛 Pawn loans / (M RUB)

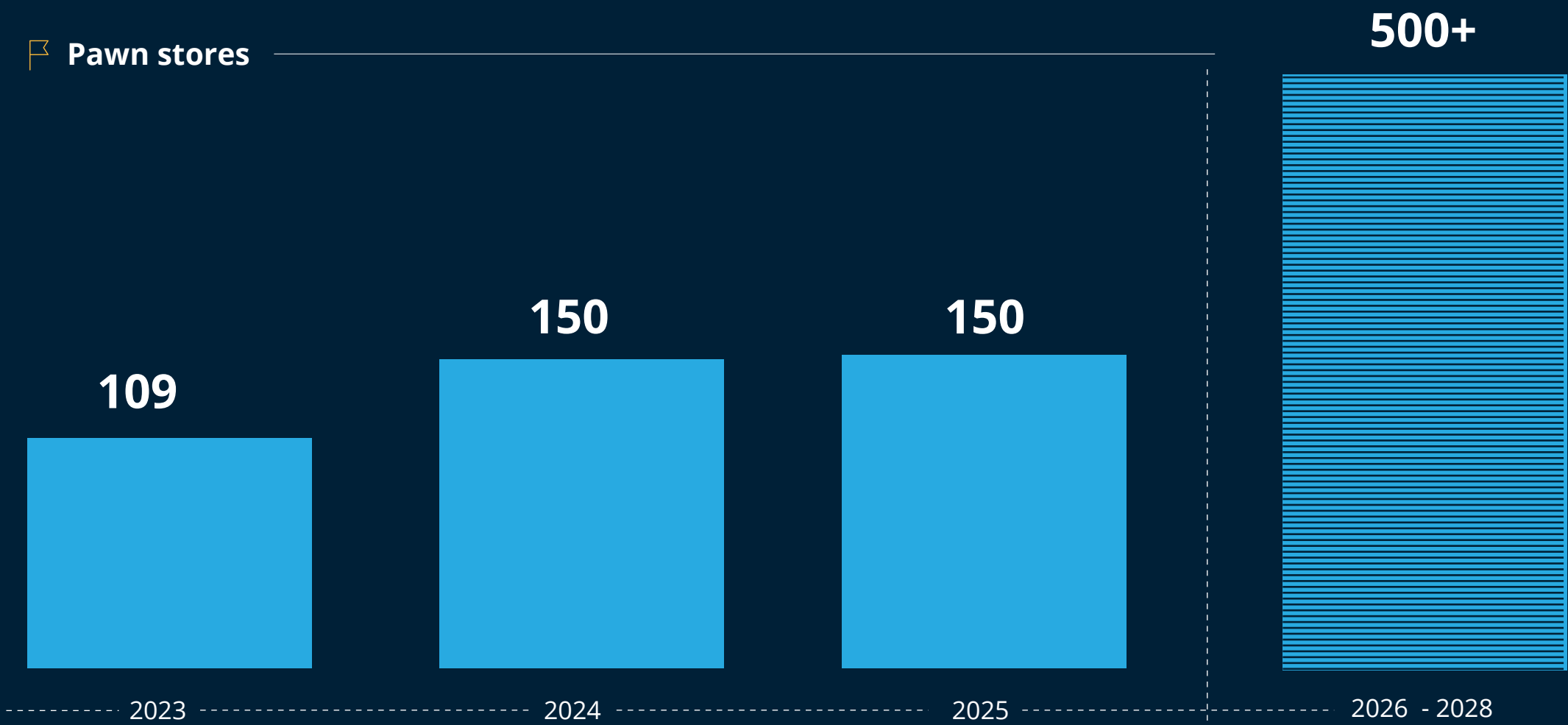


💰 Revenue / (M RUB)

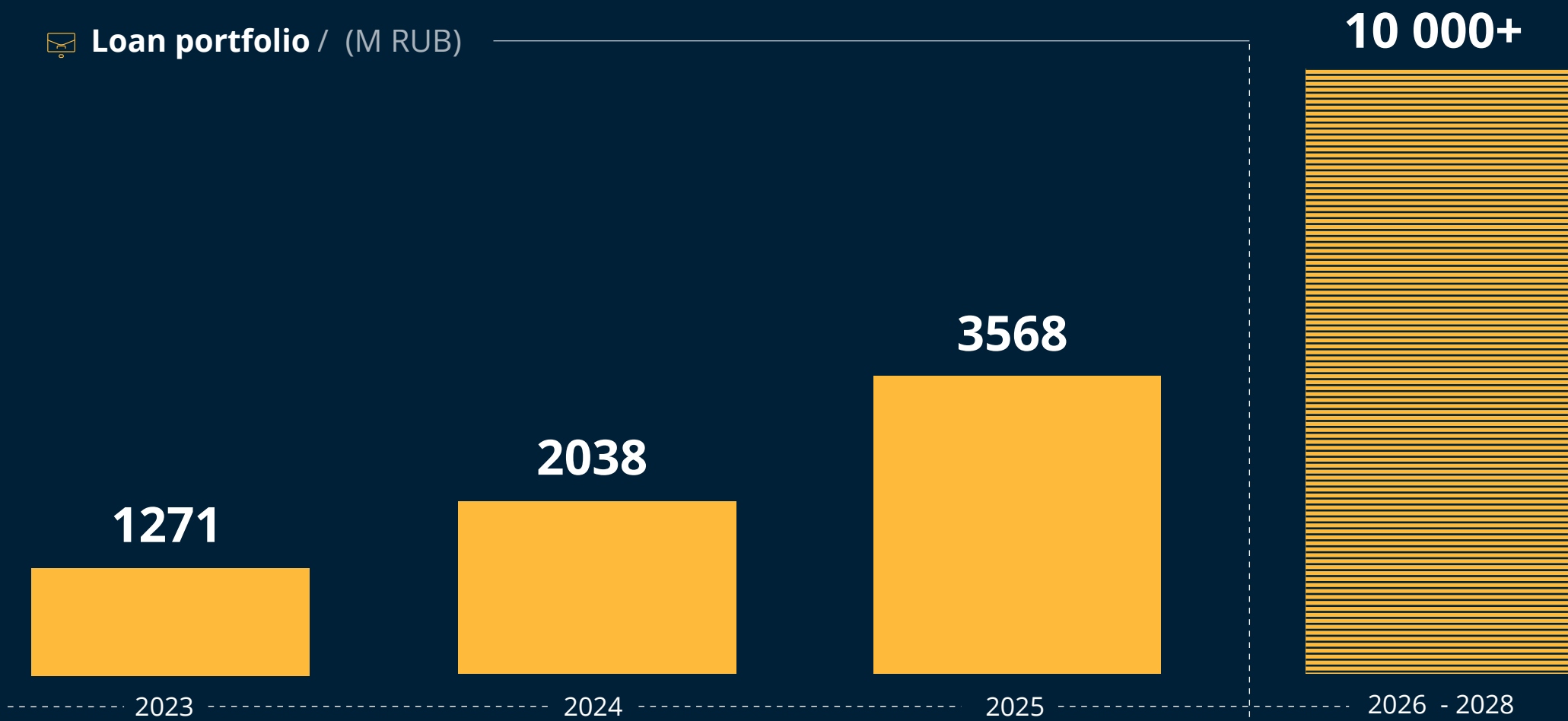


MOSGORLOMBARD FUTURE

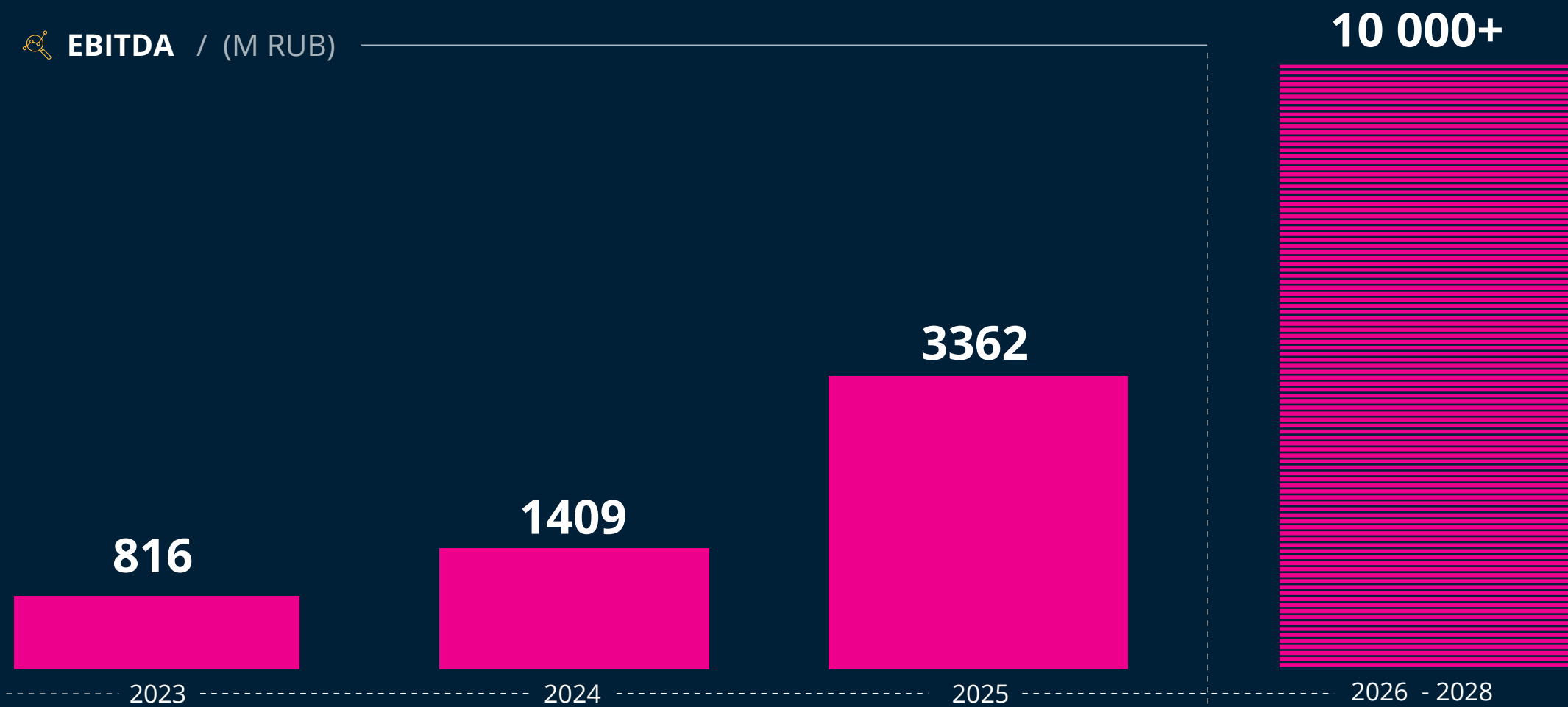
🚩 Pawn stores



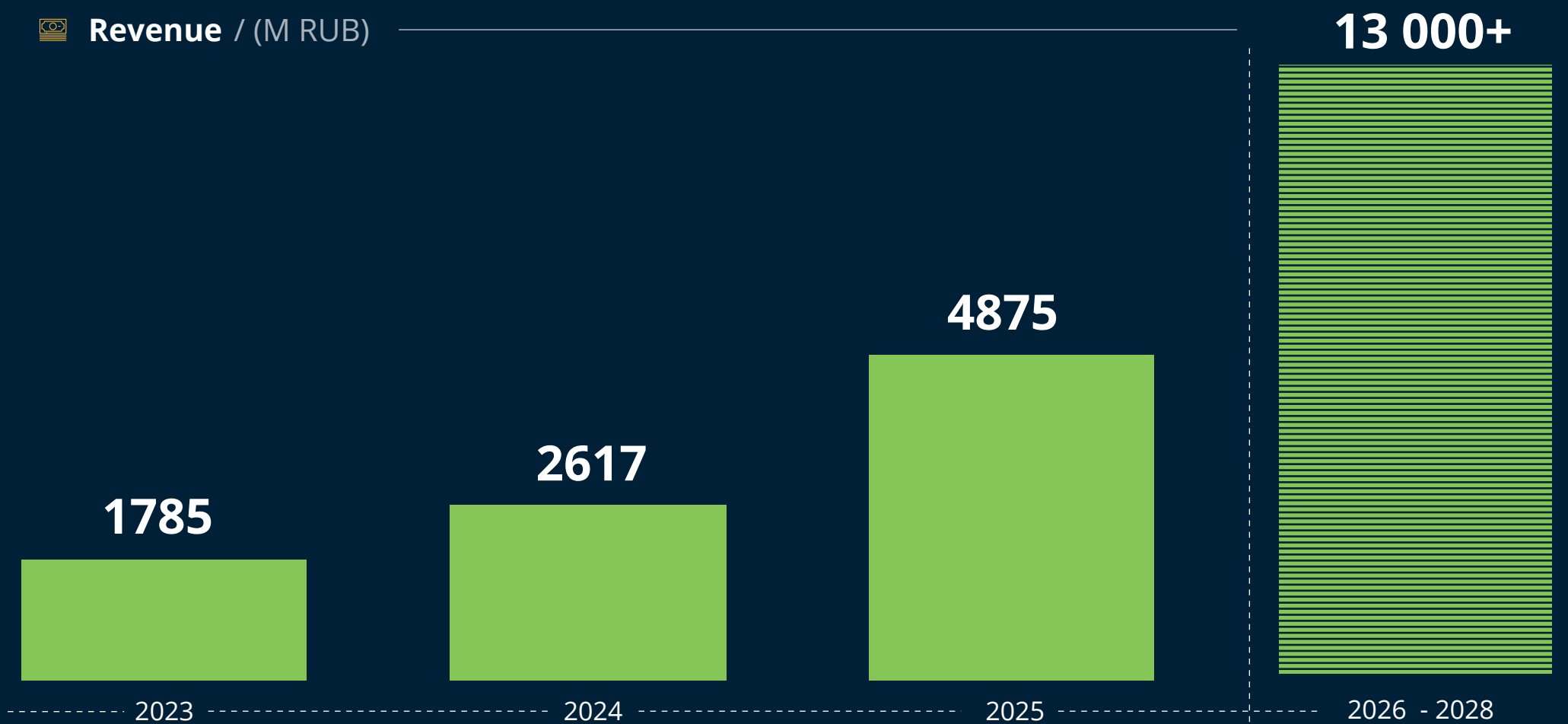
📁 Loan portfolio / (M RUB)



📊 EBITDA / (M RUB)



💰 Revenue / (M RUB)



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