



Company Presentation

August 2023

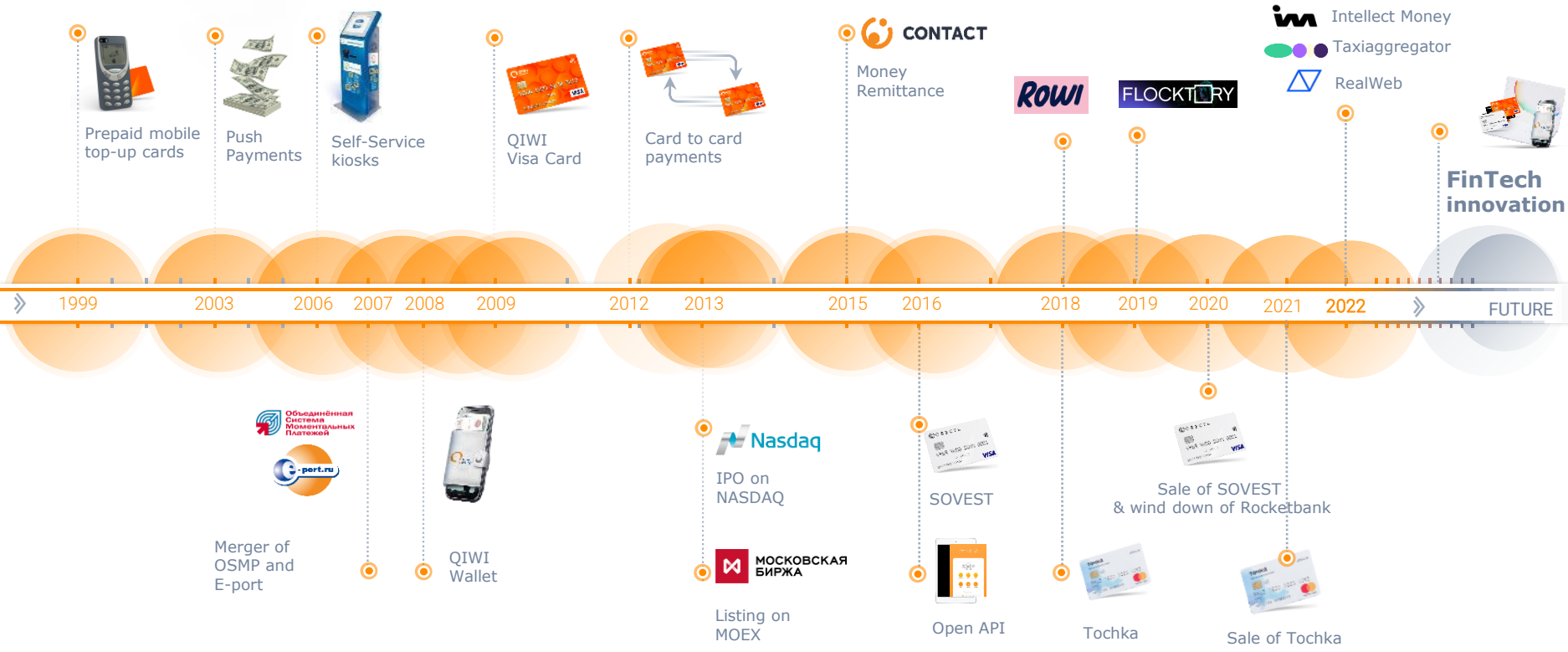


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This presentation contains statistical data that we obtained from industry publications and reports generated by third parties. Although we believe that the publications and reports are reliable, we have not independently verified this statistical data.

QIWI IS A LEADING PROVIDER OF NEXT GENERATION PAYMENT AND FINANCIAL SERVICES WITH A PROVEN TRACK-RECORD OF INNOVATION

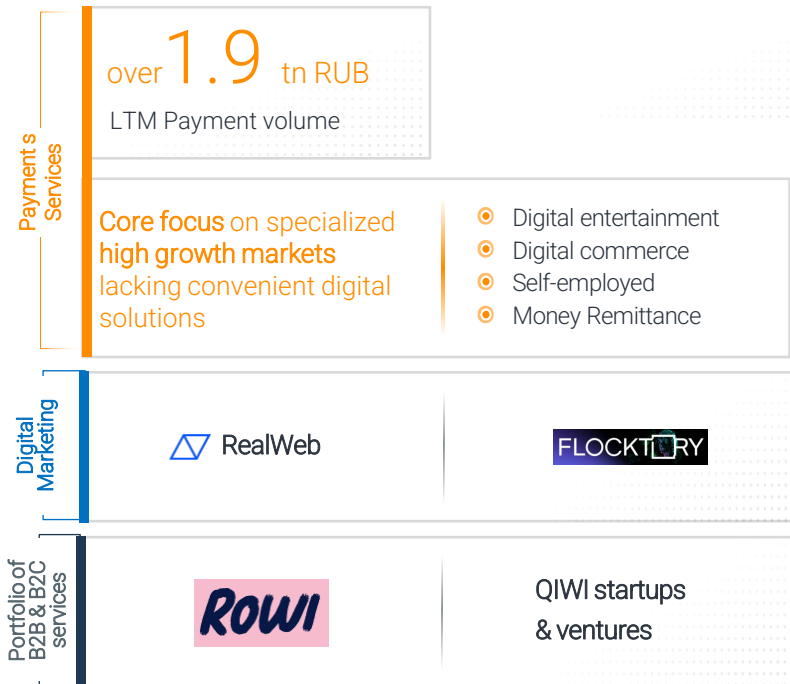



TODAY QIWI IS AN INTEGRATED OMNI-CHANNEL ECOSYSTEM WITH EXTENSIVE ADOPTION AND UBIQUITOUS PRESENCE...



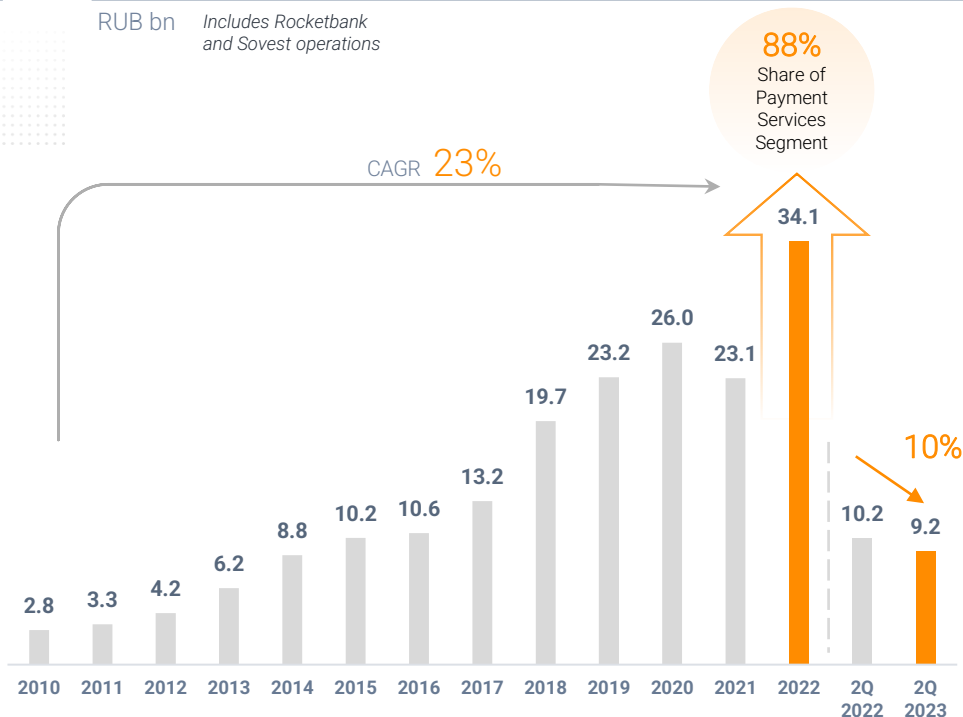
Innovative provider of next-gen payment and financial services

Key facts¹



Total Net Revenue²

RUB bn *Includes Rocketbank and Sovest operations*



Note: ¹ As of June 30, 2023 if not stated otherwise, for additional details, please see QIWI's Earnings Report on Form 6-K filed with the Securities and Exchange Commission on August 16, 2023, QIWI's latest annual report on Form 20-F filed with the Securities and Exchange Commission on March 31, 2023; ² Including Contact and Rapida financial results starting from June 2015. Including Flocktory financial results starting from December 2019.

PAYMENT SERVICES



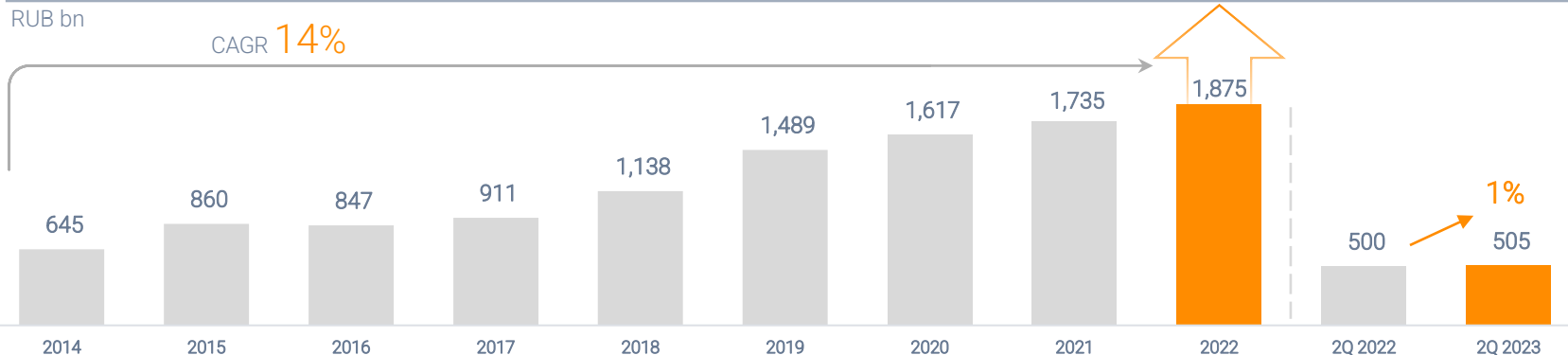
... WITH CORE EXPERTISE IN OFFERING A BROAD RANGE OF NEXT GENERATION MULTI USE-CASE PAYMENT SERVICES



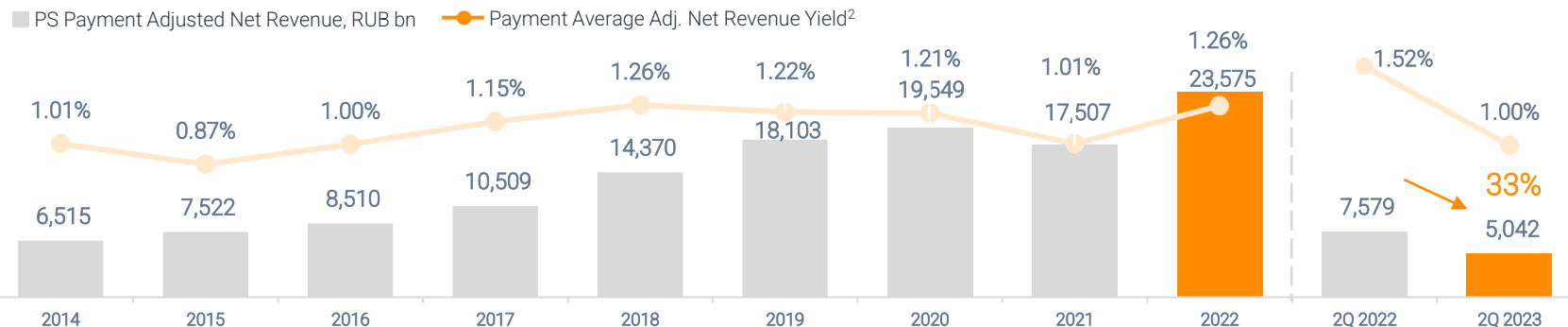
Payment services



Payment Services Payment Volume¹



PS Payment Adjusted Net Revenue and Average Adjusted Net Revenue Yield¹



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SERVICING SPECIALIZED HIGH GROWTH MARKETS THAT LACK CONVENIENT DIGITAL SOLUTIONS



Fintech solutions for specific niches covering their needs

Digital entertainment & Commerce

- QW is a leading payment method in betting top-ups and withdrawals
- Cross border payment acceptance & pay-out solutions for merchants, incl. entertainment categories: On-line, Skins, cybersport, etc
- Internet acquiring, payment gateways for online merchants (e-com, etc)
- Wide range of options for online payments (QIWI Wallet, banking cards)

Self-employed

- B2B stream**
- Specialized integrated solutions for various industries, that lack digital solutions for payments: interfaces, payment projects, gateways
 - Services for SE: interaction with the state authorities and tailor-made payment instruments
- B2C stream**
- QW is a tool for doing business: p2p settlement services, payment acceptance, open API, etc.

Money remittance

CONTACT Classic money remittance system

Digital marketing and advertising

- context and media advertising management services, social network presence, programmatic, CPA and mobile marketing type of services
- customer lifecycle management and automated marketing solutions

Other growth areas

- Financial services for SME**
- Factoring & bank guarantees
 - loans for participants in government contracts
 - specialized financing service for marketplace suppliers
- Other projects**
- QIWI Data Billing online Other

Supporting infrastructure

PD Omnichannel system for QW top-ups and payments with high network coverage

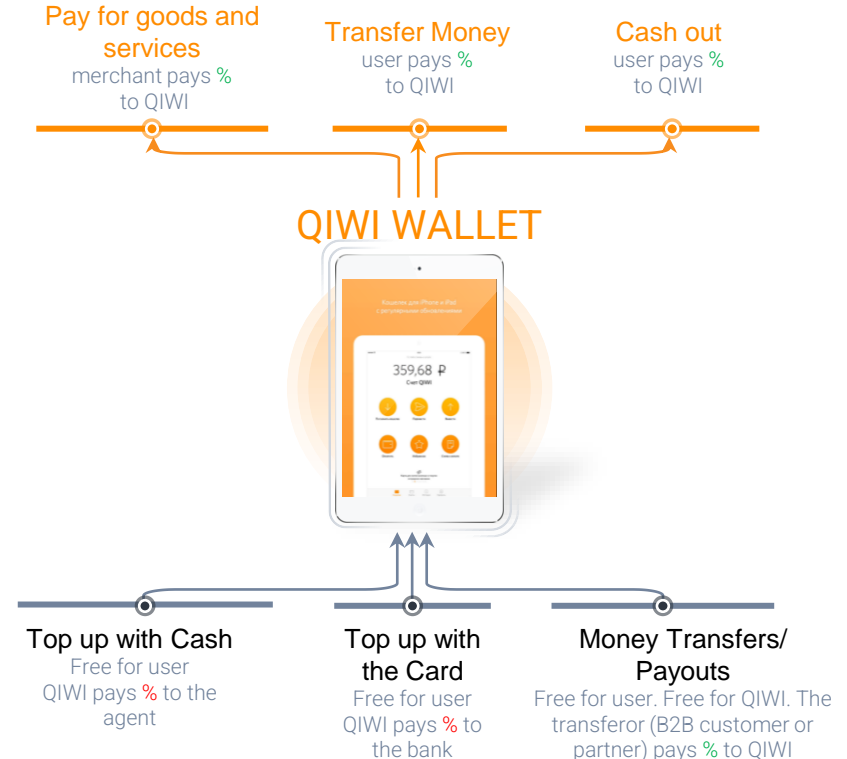
Banking license allows us to offer various financial products (bank guarantees, loans, cash and settlement services)

Competitive advantages of QIWI's services

- Convenient digital solutions
- High level of customization
- Single and intuitive interface, easy access
- Multi-service platform with fast and seamless onboarding
- Cash digitalization for high cash use population
- Privacy
- High quality and reliable services, fast customer response
- Automation of payments via open API
- Instant payouts to hundreds of customers

Strong track record in market segments with demand for cash acceptance, payment digitalization, technological solutions and higher transparency of transactions

Efficient transactional monetization model



DIGITAL MARKETING





context and media advertising management services, social network presence, programmatic, CPA and mobile marketing type of services

Centra

marketplace of advertising products and services

The platform allows to connect to over 180 advertising websites and services, manage effectively advertising campaigns through a single interface and enables access to a wide base of vendors and service providers for collaboration

META

complex, end-to-end, customized business applications

It gathers information from over 30 external CRM, ERP, API, and Databases and automates business processes in the digital agency resulting in higher operational efficiency of operations and superior quality of customer service

GARPUN

automated system for managing context advertising that enables the creation of adaptive and efficient marketing campaigns of any complexity

& other projects in HR, Consulting and education



SaaS platform for customer lifecycle management and personalization



Signals

a customer's data base



Exchange

a Partner Network for an active inflow of clients



PushRewards

a module for smart PUSH notifications



Pre-Checkout

a module for personalization of users' web experience



Post-Checkout

a referral marketing module



Workflow

a module that helps to personalize communication content



Xmail/XPush

Module for cross-sale and retargeting



Feedback

a module for collecting, analyzing and managing feedbacks



Second Party Data Exchange

Sponsored Push Notification

First Party Data

OTHER PROJECTS





Digital factoring solutions, online loans and bank guarantees for SME

Factoring

account receivable financing

Factoring financing for SMEs with high credit quality Debtors

Totally digital on-boarding and services

100% electronic document workflow

Instant scoring, fast decision and issue of funding

Digital Bank Guarantees

Performance and tender bonds

Guarantees for contractors (mostly for public procurement)

Totally digital on-boarding and services

100% electronic document workflow

Instant scoring, fast decision and issue of funding

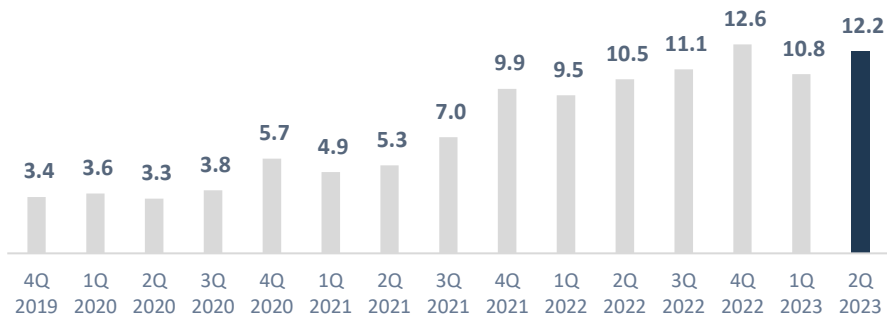
Online loans

for government contracts execution

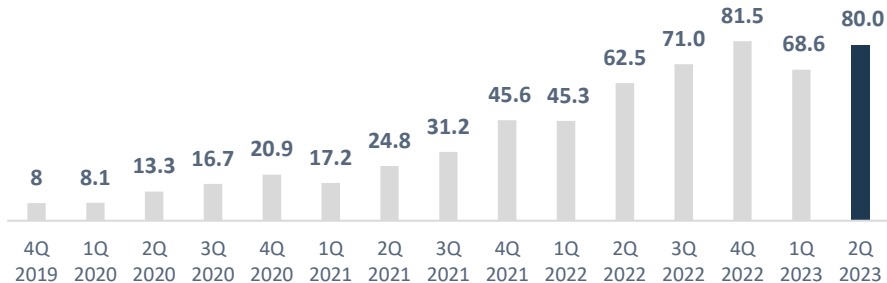
Loans for marketplaces suppliers

based on sales analytics

Factoring portfolio, bn



Digital bank guarantees portfolio, bn



Key facts¹

730+ acc Factoring active clients	1.5% NPL of factoring portfolio	<21% of factoring operations concentrated in a single industry
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#2

In terms of number of new clients involved in factoring²

Factoring operations' key industries:

- Non-grocery goods
- Food-products
- Pharmaceuticals
- Real estate and construction materials
- Metallurgy

#2

In terms of number of active SME clients using factoring²

17.7+ k Guarantees' active clients	620+ days Average guarantees' lifetime	0.7% NPL of guarantees portfolio
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²As of March 31, 2022

FINANCIAL UPDATE



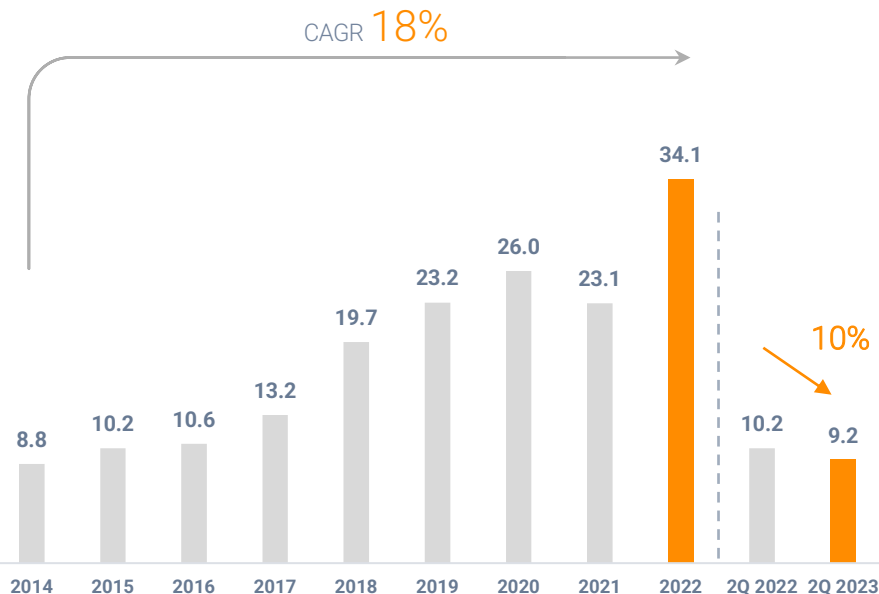
STRONG TRACK RECORD OF GROWTH IN NET REVENUE DRIVEN BY PAYMENT SERVICES



Group's Total Net Revenue^{1,2}

RUB bn Includes Rocketbank and Sovest operations

■ Total Net Revenue

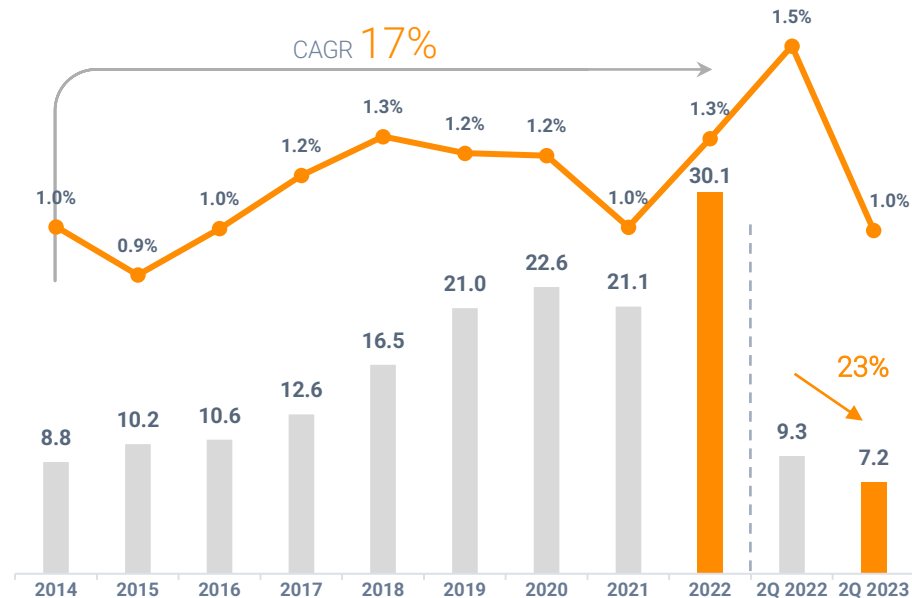


Payment Services Segment Total Net Revenue and PS Payment Net Revenue Yield^{1,2}

RUB bn

■ PS Segment Total Net Revenue

● PS Payment Net Revenue Yield

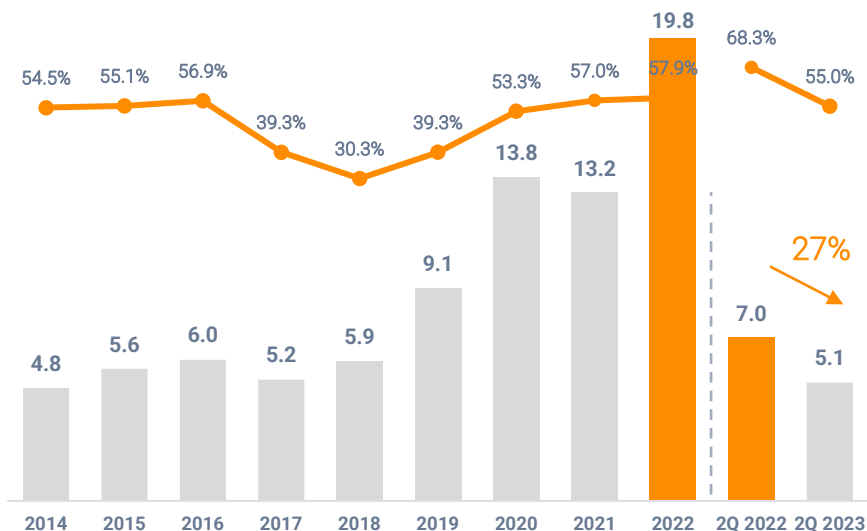


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Group's Adjusted EBITDA^{1,2}

RUB bn Includes Rocketbank and Sovest operations

- Adjusted EBITDA
- Adjusted EBITDA margin

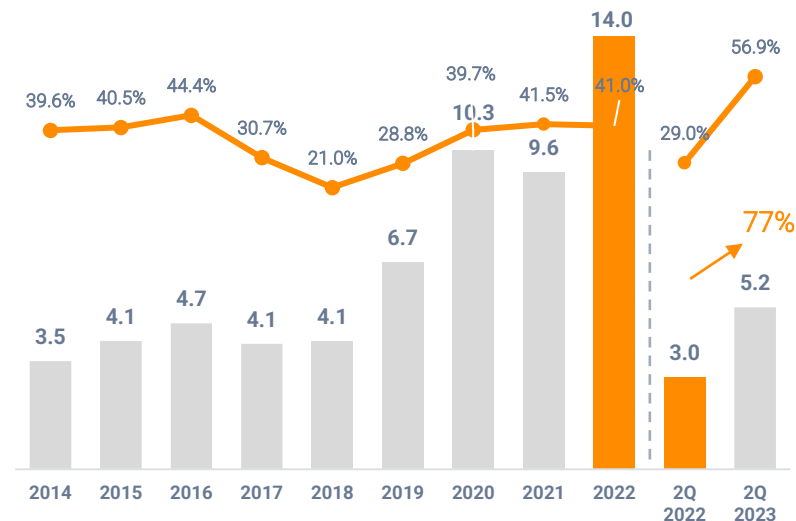


Group's Adjusted Net Profit^{1,2}

RUB bn

Includes Rocketbank and Sovest operations

- Adjusted Net Profit²
- Adjusted Net Profit margin²



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01 TRACK RECORD OF INNOVATION

02 INTEGRATED OMNI-CHANNEL ECOSYSTEM OFFERING A BROAD RANGE OF NEXT GENERATION MULTI USE-CASE PAYMENT SERVICES

03 SERVICING SPECIALIZED HIGH GROWTH MARKETS THAT LACK CONVENIENT DIGITAL SOLUTIONS

04 SIGNIFICANT GROWTH POTENTIAL OF CORE PAYMENT SERVICES SEGMENT DRIVEN BY POSITIVE SECULAR TRENDS IN KEY UNDERLYING MARKETS

05 PROPRIETARY PAYMENT CAPABILITIES ALLOWING QIWI TO DIFFERENTIATE ITSELF

06 ATTRACTIVE FINANCIAL PROFILE WITH ROBUST PROFITABILITY

KEY FIGURES



RUB mln

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	1Q 2023	2Q 2023	
Consolidated Group results	Revenue	29,593	35,941	40,622	41,135	51,502	17,872	18,037
	Total Net Revenue	19,657	23,176	25,978	23,113	34,137	8,552	9,194
	Adjusted EBITDA	5,948	9,099	13,837	13,167	19,779	4,479	5,057
	<i>Adjusted EBITDA margin</i>	30.3%	39.3%	53.3%	57.0%	57.9%	52.4%	55.0%
	Profit for the period	3,626	4,887	8,938	17,536	13,755	4,499	4,817
	Adjusted Net profit	4,137	6,679	10,304	9,594	13,996	4,180	5,234
	<i>Adjusted Net profit margin</i>	21.0%	28.8%	39.7%	41.5%	41.0%	48.9%	56.9%
Payment Services (PS)	PS Net Revenue	16,497	20,965	22,637	21,100	30,103	6,944	7,215
	PS Payment Net Revenue	14,370	18,103	19,549	17,507	23,575	5,085	5,042
	<i>PS Payment Volume, billion</i>	1,138	1,489	1,617	1,735	1,875	469	505
	<i>PS Payment Net Revenue Yield</i>	1.26%	1.22%	1.21%	1.01%	1.26%	1.08%	1.00%
	PS Other Net Revenue	2,127	2,862	3,088	3,593	6,528	1,859	2,173
	Adjusted Net profit	9,529	12,105	12,608	10,971	15,799	3,536	2,926
	<i>Adjusted Net profit margin</i>	57.8%	57.7%	55.7%	52.0%	52.5%	50.9%	40.6%

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QIWI Investor Relations

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