

Territory code under OKATO	Code of non-bank financial institution		
	OKPO	OGRN	INN
45286575000	17738520	1137746543296	7716748537

INTERIM BALANCE SHEET OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY OR
PARTNERSHIP, PAWN SHOP
for 30 September, 2020

Limited Liability Company Micro Finance Company "AirLoans"
Postal address Russia, 123112, Moscow, Presnenskaya embankment, 8, block 1

Form code under OKUD: 0420842
Quarterly (annual)
(Thousand roubles)

Line number	Name	Note	For 30 September 2020	For 31 December 2019
1	2	3	4	5
Section I. Assets				
1	Cash		92 258	92 157
2	Financial assets at fair value through profit or loss		36 197	-
3	Financial assets at amortized cost		1 310 761	1 339 170
4	Intangible assets		791	914
5	Property, plant and equipment		19	25
6	Deferred tax assets		-	850
7	Other assets		5 730	7 657
8	Total assets		1 445 756	1 440 773
Section II. Liabilities				
9	Financial liabilities at amortized cost		1 190 422	986 896
10	Current income tax liabilities		8 072	13 654
11	Deferred tax liabilities		2 236	-
12	Other liabilities		13 798	237 430
13	Total liabilities		1 214 528	1 237 980
Section III. Equity				
14	Authorized capital		21 571	21 571
15	Additional capital		52 099	52 099
17	Retained earnings (uncovered loss)		157 558	129 123
18	Total equity		231 228	202 793
19	Total equity and liabilities		1 445 756	1 440 773

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INTERIM INCOME STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY OR PARTNERSHIP, PAWN SHOP

For the nine months ended 30 September, 2020

Limited Liability Company Micro Finance Company "AirLoans"
Postal address Russia, 123112, Moscow, Presnenskaya embankment, 8, block 1

Form code under OKUD: 0420843

Quarterly (annual)

(Thousand roubles)

Line number	Name	Note	For the nine months ended September 30, 2020	For the nine months ended September 30, 2019
1	2	3	4	5
Section I. Net interest income (net interest expense) for provision of the estimated reserves for future loan losses related to financial assets				
1	Interest income		2 565 744	1 242 798
2	Interest expenses		(73 374)	(71 013)
3	Net interest income (net interest expense)		2 492 370	1 171 785
4	Income upon deduction of expenses (expenses upon deduction of income) for provision of the estimated reserves for future loan losses related to financial assets, including:		(2 065 752)	(1 009 912)
5	Income upon deduction of expenses (expenses upon deduction of income) for provision of the estimated reserves for future loan losses related to financial assets at amortized cost		(2 065 752)	(1 009 912)
6	Net interest income (net interest expense) upon provision of allowance for future loan losses related to financial assets		426 618	161 873
Section II. Operating income upon deduction of operating expenses				
7	Income less expense (expense less gain) from transactions with financial instruments at fair value through profit or loss		23 755	-
8	Income less expense (expense less income) from transactions with financial instruments measured at amortized cost		(123 448)	-
9	Income upon deduction of expenses (expenses upon deduction of income) related to foreign exchange transactions and revaluation of funds in foreign currency		(79 823)	(266)
10	General and administrative expenses		(336 171)	(178 699)
11	Other income		155 929	41 134
12	Other expenses		(468)	-
13	Total operating income (expenses)		(320 226)	(137 831)
14	Profit (loss) before tax		66 392	24 042
15	Income (expense) in respect of income tax, including:		(17 958)	(4 820)
16	Current income tax expense		(14 871)	(4 808)
17	Income (expenses) on deferred income tax		(3 087)	(12)
18	Profit (loss) after tax		48 435	19 222
Section III. Other comprehensive income				
19	Total comprehensive income (loss) for the reporting period		48 435	19 222

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INTERIM STATEMENT OF CHANGES IN EQUITY OF MICROFINANCE COMPANY ACTING IN THE FORM OF
ECONOMIC ENTITY OR PARTNERSHIP, PAWN SHOP
For the nine months ended 30 September, 2020

Limited Liability Company Micro Finance Company "AirLoans"
Postal address Russia, 123112, Moscow, Presnenskaya embankment, 8, block 1

Form code under OKUD: 0420844

Quarterly (annual)

(Thousand roubles)

Line number	Name	Authorized capital	Additional capital	Interests bought from members	Retained earnings (uncovered loss)	Total equity
1	2	3	4	5	6	7
1	Balance at December 31, 2018	21 571	52 099	-	54 771	128 441
2	Profit (loss) after tax	-	-	-	19 222	19 222
3	Other comprehensive income (expense)	-	-	-	-	-
4	Balance at September 30, 2019	21 571	52 099	-	73 993	147 663
5	Balance at December 31, 2019	21 571	52 099	-	129 123	202 793
6	Profit (loss) after tax	-	-	-	48 435	48 435
7	Other comprehensive income (expense)	-	-	-	-	-
8	Dividends and other similar payments in favor of shareholders (participants, partners)	-	-	-	(20 000)	(20 000)
9	Balance at September 30, 2020	21 571	52 099	-	157 558	231 228

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INTERIM CASH FLOW STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY OR PARTNERSHIP, PAWN SHOP
For the nine months ended 30 September, 2020

Limited Liability Company Micro Finance Company "AirLoans"
Postal address Russia, 123112, Moscow, Presnenskaya embankment, 8, block 1

Form code under OKUD: 0420845

Quarterly (annual)

(Thousand roubles)

Line number	Name	Note	For the nine months ended September 30, 2020	For the nine months ended September 30, 2019
1	2	3	4	5
Section I. Cash flow from operating activities				
1	Interest received		1 207 402	503 167
2	Interest paid		(39 766)	(60 687)
3	Payments related to general and administrative expenses		(537 501)	(178 699)
4	Paid income tax		(20 453)	(15 194)
5	Other income from operating activities		-	44 134
6	Other payments for operating activities		(37 403)	(37 368)
7	Cash flow balance from operating activities		572 279	255 353
Section II. Cash flows from investments				
	Payments related to the acquisition of financial assets classified as at fair value through profit or loss		(12 443)	-
	Proceeds from sale of financial assets at amortized cost		2 170 318	701 132
	Payments related to purchase of financial assets estimated at amortized cost		(2 610 982)	(1 269 181)
	Cash flow from investment		(453 107)	(568 049)
Section III. Cash flows from financing activities				
11	Proceeds from loans and borrowings		375 555	391 286
12	Repayment of loans and borrowings		(496 555)	(119 800)
13	Paid dividends and other similar payments		(16 862)	-
14	Cash flow from financing activities		(137 862)	271 486
15	Cash flow balance for the reporting period		(18 690)	(41 210)
16	Effects of foreign exchange rates against the ruble on cash and cash equivalents		18 791	-
17	Balance of cash and cash equivalents at the beginning of the reporting period		92 157	62 119
18	Balance of cash and cash equivalents at the end of the reporting period		92 258	20 909

General Director

Lomakin N.A.

October 30, 2020

