

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 June 30, 2021

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 June 2021	For 31 December 2020
1	2	3	4	5
Section I. Assets				
1	Cash		262 399	87 907
2	Financial assets at fair value through profit or loss		3 923	13 690
3	Financial assets at amortized cost		2 921 070	1 819 294
4	Intangible assets		656	737
5	Property, plant and equipment		13	17
6	Deferred tax assets		-	-
7	Other assets		3 182	2 085
8	Total assets		3 191 242	1 923 730
Section II. Liabilities				
9	Financial liabilities at amortized cost		2 615 057	1 614 626
10	Current income tax liabilities		52 718	11 649
11	Deferred tax liabilities		1 092	948
12	Other liabilities		17 502	14 498
13	Total liabilities		2 686 369	1 641 721
14	Authorized capital		21 571	21 571
15	Additional capital		52 099	52 099
16	Retained earnings (uncovered loss)		431 203	208 339
17	Total equity		504 873	282 009
18	Total equity and liabilities		3 191 242	1 923 730

General Director  Lomakin N.A.

August 2, 2021



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INTERIM INCOME STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY  
OR PARTNERSHIP, PAWN SHOP  
for six months ended 30 June, 2021

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 six months ended 30 June 2021	For six months ended 30 June 2020
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		1 869 711	1 843 982
2	Interest expenses		(175 361)	(49 474)
3	Net interest income (net interest expense)		1 694 350	1 794 508
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:		(1 171 357)	(1 581 579)
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		(1 171 357)	(1 581 579)
6	Net interest income (net interest expense) upon provision of allowance for future loan losses related to financial assets		522 993	212 929
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		(22 407)	(12 443)
8	Income upon deduction of expenses (expenses upon deduction of income) on transactions with financial instruments measured at amortized cost		149 021	(16 068)
9	Income upon deduction of expenses (expenses upon deduction of income) related to foreign exchange transactions and revaluation of funds in foreign currency		34 905	(47 484)
10	General and administrative expenses		(417 624)	(235 584)
11	Other income		80 383	125 367
12	Other expenses		(30 890)	(273)
13	Total operating income (expenses)		(206 612)	(186 485)
14	Profit (loss) before tax		316 381	26 444
15	Income (expense) in respect of income tax, including:		(63 519)	(9 147)
16	Current income tax expense		(63 372)	(6 800)
17	Income (expenses) on deferred income tax		(145)	(2 347)
18	Profit (loss) after tax		252 864	17 297
Section III. Other comprehensive income				
19	Total comprehensive income (loss) for the reporting period		252 864	17 297

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August 2, 2021



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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 six months ended 30 June, 2021

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, 2019	21 571	52 099	-	129 123	202 793
2	Changes due to identified errors				(1 964)	(1 964)
3	Balance at December 31, 2019	21 571	52 099	-	127 159	200 829
4	Profit (loss) after tax	-	-	-	17 297	17 297
5	Other comprehensive income (expense)	-	-	-	-	-
6	Balance at June 30, 2020	21 571	52 099	-	144 456	218 126
7	Balance at December 31, 2020	21 571	52 099	-	208 339	282 009
8	Profit (loss) after tax	-	-	-	252 864	252 864
9	Other comprehensive income (expense)	-	-	-	-	-
10	Dividends and other similar payments in favor of founders (participants, partners)				(30 000)	(30 000)
11	Balance at June 30, 2021	21 571	52 099	-	431 203	504 873

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August 2, 2021



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INTERIM CASH FLOW STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY OR PARTNERSHIP, PAWN SHOP  
for six months ended 30 June, 2021

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 six months ended 30 June 2021	For six months ended 30 June 2020
1	2	3	4	5
Section I. Cash flow from operating activities				
1	Interest received		1 117 295	807 258
2	Interest paid		(35 451)	(27 576)
3	Payments related to general and administrative expenses		(359 490)	(375 473)
4	Paid income tax		(22 303)	(17 613)
5	Other income from operating activities		212	125 367
6	Other payments for operating activities		(18 019)	-
7	Cash flow balance from operating activities		682 244	511 963
Section II. Cash flows from investments				
8	Proceeds from the sale and redemption of financial assets classified as at fair value through profit or loss		10 828	-
9	Payments related to the placement and acquisition of financial assets measured at fair value through other comprehensive income		(12 640)	-
10	Proceeds from sale of financial assets at amortized cost		1 921 636	1 031 581
11	Payments related to purchase of financial assets estimated at amortized cost		(3 239 086)	(1 437 533)
12	Cash flow from investment		(1 319 262)	(405 952)
Section III. Cash flows from financing activities				
13	Proceeds from loans and borrowings		997 173	272 958
14	Repayment of loans and borrowings		(179 474)	(283 756)
15	Cash flow from financing activities		817 699	(10 798)
16	Cash flow balance for the reporting period		180 681	95 213
17	Effects of foreign exchange rates against the ruble on cash and cash equivalents		(6 189)	7 563
18	Balance of cash and cash equivalents at the beginning of the reporting period		87 907	92 157
19	Balance of cash and cash equivalents at the end of the reporting period		262 399	194 933

General Director

Lomakin N.A.

August 2, 2021

