

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 September 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 September 2021	For 31 December 2020
1	2	3	4	5
Section I. Assets				
1	Cash		63 926	87 907
2	Financial assets at fair value through profit or loss		9 850	13 690
3	Financial assets at amortized cost		4 466 084	1 819 294
4	Intangible assets		614	737
5	Property, plant and equipment		10	17
6	Deferred tax assets		8 183	-
7	Other assets		4 913	2 085
8	Total assets		4 553 580	1 923 730
Section II. Liabilities				
9	Financial liabilities at amortized cost		3 695 269	1 614 626
10	Current income tax liabilities		70 047	11 649
11	Deferred tax liabilities		-	948
12	Other liabilities		35 926	14 498
13	Total liabilities		3 801 242	1 641 721
14	Authorized capital		21 571	21 571
15	Additional capital		52 099	52 099
16	Retained earnings (uncovered loss)		678 668	208 339
17	Total equity		752 338	282 009
18	Total equity and liabilities		4 553 580	1 923 730

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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 September 30, 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 the nine months ended September 30, 2021	For the nine months ended September 30, 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		3 159 454	2 565 744
2	Interest expenses		(283 812)	(73 374)
3	Net interest income (net interest expense)		2 875 642	2 492 370
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:		(1 842 404)	(2 065 752)
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		(1 842 404)	(2 065 752)
6	Net interest income (net interest expense) upon provision of allowance for future loan losses related to financial assets		1 033 238	426 618
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		(44 808)	23 755
8	Income upon deduction of expenses (expenses upon deduction of income) on transactions with financial instruments measured at amortized cost		149 045	(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		62 264	(79 823)
10	General and administrative expenses		(676 513)	(336 171)
11	Other income		173 321	155 929
12	Other expenses		(71 928)	(468)
13	Total operating income (expenses)		(408 619)	(320 226)
14	Profit (loss) before tax		624 619	66 392
15	Income (expense) in respect of income tax, including:		(124 290)	(17 958)
16	Current income tax expense		(133 418)	(14 871)
17	Income (expenses) on deferred income tax		9 128	(3 087)
18	Profit (loss) after tax		500 329	48 435
Section III. Other comprehensive income				
19	Total comprehensive income (loss) for the reporting period		500 329	48 435

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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 September 30, 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 September 30, 2020	21 571	52 099	-	157 558	231 228
7	Balance at December 31, 2020	21 571	52 099	-	208 339	282 009
8	Profit (loss) after tax	-	-	-	500 329	500 329
9	Other comprehensive income (expense)	-	-	-	-	-
10	Dividends and other similar payments in favor of founders (participants, partners)				(30 000)	(30 000)
11	Balance at September 30, 2021	21 571	52 099	-	678 668	752 338

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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 September 30, 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 the nine months ended September 30, 2021	For the nine months ended September 30, 2020
1	2	3	4	5
Section I. Cash flow from operating activities				
1	Interest received		1 875 218	1 207 402
2	Interest paid		(58 741)	(39 766)
3	Payments related to general and administrative expenses		(457 237)	(537 501)
4	Paid income tax		(75 021)	(20 453)
5	Other income from operating activities		9 056	-
6	Other payments for operating activities		(33 019)	(37 403)
7	Cash flow balance from operating activities		1 260 256	572 279
Section II. Cash flows from investments				
8	Payments related to the placement and acquisition of financial assets measured at fair value through other comprehensive income		(40 968)	(12 443)
9	Proceeds from sale of financial assets at amortized cost		3 328 244	2 170 318
10	Payments related to purchase of financial assets estimated at amortized cost		(6 117 495)	(2 610 982)
11	Cash flow from investment		(2 830 219)	(453 107)
Section III. Cash flows from financing activities				
12	Proceeds from loans and borrowings		1 938 932	375 555
13	Repayment of loans and borrowings		(362 533)	(496 555)
14	Paid dividends and other similar payments		(25 913)	(16 862)
15	Cash flow from financing activities		1 550 486	(137 862)
16	Cash flow balance for the reporting period		(19 477)	(18 690)
17	Effects of foreign exchange rates against the ruble on cash and cash equivalents		(4 504)	18 791
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		63 926	92 258

General Director

October 26, 2021



Tomakin N.A.