

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 2021

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

(Thousand roubles)

Line number	Name	Note	For 31 December 2021	For 31 December 2020
1	2	3	4	5
Section I. Assets				
1	Cash		310 508	87 907
2	Financial assets at fair value		57 231	13 690
3	Financial assets at amortized cost		6 502 670	1 819 294
4	Intangible assets		573	737
5	Property, plant and equipment		8	17
6	Deferred tax assets		1 711	-
7	Other assets		5 700	2 085
8	Total assets		6 878 401	1 923 730
Section II. Liabilities				
9	Financial liabilities at amortized cost		5 793 220	1 614 626
10	Current income tax liabilities		51 622	11 649
11	Deferred tax liabilities		-	948
12	Other liabilities		41 932	14 498
13	Total liabilities		5 886 774	1 641 721
Section III. Equity				
14	Authorized capital		21 571	21 571
15	Additional capital		52 099	52 099
16	Retained earnings (uncovered loss)		917 957	208 339
17	Total equity		991 627	282 009
18	Total equity and liabilities		6 878 401	1 923 730

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

For 2021

(Thousand roubles)

Line number	Name	Note	For 2021	For 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		5 108 288	3 315 482
2	Interest expenses		(420 469)	(125 595)
3	Net interest income (net interest expense)		4 687 819	3 189 887
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:		(3 566 049)	(2 644 160)
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		(3 566 049)	(2 644 160)
6	Net interest income (net interest expense) upon provision of allowance for future loan losses related to financial assets		1 121 770	545 727
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		(39 742)	9 992
8	Income upon deduction of expenses (expenses upon deduction of income) on transactions with financial instruments measured at amortized cost		234 024	(124 121)
9	Income upon deduction of expenses (expenses upon deduction of income) related to foreign exchange transactions and revaluation of funds in foreign currency		62 422	(33 431)
10	General and administrative expenses		(754 198)	(456 861)
11	Other income		343 136	190 801
12	Other expenses		(45 412)	(2 608)
13	Total operating income (expenses)		(199 770)	(416 230)
14	Profit (loss) before tax		922 000	129 497
15	Income (expense) in respect of income tax, including:		(182 382)	(28 317)
16	Current income tax expense		(185 040)	(26 520)
17	Income (expenses) on deferred income tax		2 658	(1 797)
18	Profit (loss) after tax		739 618	101 180
Section III. Other comprehensive income				
19	Total comprehensive income (loss) for the reporting period		739 618	101 180

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

For 2021

(Thousand roubles)

Line number	Name of indicator	Explanations for the lines	For 2021	For 2020
1	2	3	4	five
Section I. Cash flows from operating activities				
1	Interest earned		2 949 705	1 658 397
2	Interest paid		(72 973)	(52 856)
3	Payments related to general and administrative expenses		(685 922)	(597 926)
4	Proceeds net of payments (payments net of proceeds) from the sale (acquisition) of financial assets and from the placement (redemption) of financial liabilities, compulsorily classified as at fair value through profit or loss		(83 283)	(3 698)
5	Paid income tax		(145 067)	(28 524)
6	Other income from operating activities		24 441	329
7	Other payments for operating activities		(54 257)	(56 209)
8	Cash flow balance from operating activities		1 932 644	919 513
Section II. Cash flows from investing activities				
9	Proceeds from the sale of financial assets at amortized cost		5 564 184	2 579 274
10	Payments related to the acquisition of financial assets measured at amortized cost		(10 590 141)	(3 482 399)
11	Other income from investing activities		-	-
12	Cash flow from investment		(5 025 957)	(903 125)
Section III. Cash flows from financing activities				
13	Proceeds from loans and borrowings		3 573 203	644 103
14	Repayment of loans and borrowings		(420 919)	(666 584)
15	Paid dividends and other similar payments		(25 913)	(16 862)
16	Proceeds from issuance of debt securities		190 737	-
17	Cash flow from financing activities		3 317 108	(39 343)
18	Cash flow balance for the reporting period		223 795	(22 955)
19	Effects of foreign exchange rates against the ruble on cash and cash equivalents		(1 194)	18 705
20	Balance of cash and cash equivalents at the beginning of the reporting period		87 907	92 157
21	Balance of cash and cash equivalents at the end of the reporting period		310 508	87 907

General Director

Lomakin N.A.

March 30, 2022

