

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 31 March 2022

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 March 2022	For 31 December 2021
1	2	3	4	5
Section I. Assets				
1	Cash		644 997	310 508
2	Financial assets at fair value		200 443	57 231
3	Financial assets at amortized cost		6 397 772	6 502 670
4	Intangible assets		533	573
5	Property, plant and equipment		324	8
6	Deferred tax assets		2 298	1 711
7	Other assets		2 492	5 700
8	Total assets		7 248 859	6 878 401
Section II. Liabilities				
9	Financial liabilities at amortized cost		6 086 032	5 793 220
10	Current income tax liabilities		26 103	51 622
11	Deferred tax liabilities		-	-
12	Other liabilities		40 953	41 932
13	Total liabilities		6 153 088	5 886 774
Section III. Equity				
14	Authorized capital		21 571	21 571
15	Additional capital		52 099	52 099
16	Retained earnings (uncovered loss)		1 022 101	917 957
17	Total equity		1 095 771	991 627
18	Total equity and liabilities		7 248 859	6 878 401

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

For the three months ended March 31, 2022

(Thousand roubles)

Line number	Name	Note	for the 1st quarter of 2022	for the 1st quarter of 2021
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		2 489 745	864 395
2	Interest expenses		(146 890)	(42 971)
3	Net interest income (net interest expense)		2 342 855	821 424
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:		(1 949 817)	(612 345)
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		(1 949 817)	(612 345)
6	Net interest income (net interest expense) upon provision of allowance for future loan losses related to financial assets		393 038	209 079
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		185 035	(3 601)
8	Income upon deduction of expenses (expenses upon deduction of income) on transactions with financial instruments measured at amortized cost		914	10 912
9	Income upon deduction of expenses (expenses upon deduction of income) related to foreign exchange transactions and revaluation of funds in foreign currency		(386 606)	9 764
10	General and administrative expenses		(242 773)	(182 739)
11	Other income		180 591	39 924
12	Other expenses		(538)	(30 835)
13	Total operating income (expenses)		(263 377)	(156 575)
14	Profit (loss) before tax		129 661	52 504
15	Income (expense) in respect of income tax, including:		(25 517)	(10 184)
16	Current income tax expense		(26 103)	(10 654)
17	Income (expenses) on deferred income tax		586	470
18	Profit (loss) after tax		104 144	42 320
Section III. Other comprehensive income				
19	Total comprehensive income (loss) for the reporting period		104 144	42 320

INTERIM CASH FLOW STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY OR PARTNERSHIP, PAWN SHOP
For the three months ended March 31, 2022

(Thousand roubles)

Line number	Name of indicator	Explanations for the lines	for the 1st quarter of 2022	for the 1st quarter of 2021
1	2	3	4	5
Section I. Cash flows from operating activities				
1	Interest earned		1 268 266	518 432
2	Interest paid		(38 257)	(13 379)
3	Payments related to general and administrative expenses		(292 015)	(145 614)
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		41 823	-
5	Paid income tax		(51 622)	(11 649)
6	Other income from operating activities		12 264	76
7	Other payments for operating activities		(35 083)	(18 019)
8	Cash flow balance from operating activities		905 376	329 847
Section II. Cash flows from investing activities				
9	Proceeds from the sale of financial assets measured at amortised cost		2 496 624	825 065
10	Payments related to the acquisition of financial assets measured at amortised cost		(3 133 303)	(1 404 947)
11	Balance of cash flows from investing activities		(636 679)	(579 882)
Section III. Cash flows from financing activities				
12	Proceeds from loans and borrowings		334 215	351 118
13	Repayment of loans, loans, obligations under lease agreements, including:		(300 486)	(79 625)
14	Payments to repay obligations under lease agreements		-	-
15	Proceeds from issuance of debt securities		5 479	-
16	Cash flow from financing activities		39 208	271 493
17	Cash flow balance for the reporting period		307 905	21 458
18	Effects of foreign exchange rates against the ruble on cash and cash equivalents		26 584	(823)
19	Balance of cash and cash equivalents at the beginning of the reporting period		310 508	87 907
20	Balance of cash and cash equivalents at the end of the reporting period		644 997	108 542

General Director  Lomakin N.A.

May 05, 2022

