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| Territory code under OKATO | Code of non-bank financial institution | | |
| | OKPO | | OKPO |
| 45286575000 | 17738520 | 45286575000 | 17738520 |

ACCOUNTING BALANCE SHEET OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY
OR PARTNERSHIP, PAWN SHOP
as of December 31, 2019 .

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 31 December 2019 | For 31 December 2018 |
|--------------------------------|---|------|----------------------|----------------------|
| 1 | 2 | 3 | 4 | 5 |
| Section I. Assets | | | | |
| 1 | Cash | 5 | 92 157 | 62 119 |
| 2 | Financial assets at amortized cost | 8 | 1 339 170 | 631 026 |
| 3 | Intangible assets | 14 | 914 | 1 077 |
| 4 | Property, plant and equipment | 15 | 25 | 33 |
| 5 | Deferred tax assets | | 850 | - |
| 6 | Other assets | 17 | 7 657 | 24 112 |
| 7 | Total assets | | 1 440 773 | 718 367 |
| Section II. Liabilities | | | | |
| 8 | Financial liabilities at amortized cost | 19 | 986 896 | 500 237 |
| 9 | Current income tax liabilities | | 13 654 | 10 347 |
| 10 | Deferred tax liabilities | | - | 9 |
| 11 | Other liabilities | 21 | 237 430 | 79 333 |
| 12 | Total liabilities | | 1 237 980 | 589 926 |
| Section III. Equity | | | | |
| 13 | Authorized capital | | 21 571 | 21 571 |
| 14 | Additional capital | | 52 099 | 52 099 |
| 15 | Retained earnings (uncovered loss) | 23 | 129 123 | 54 771 |
| 16 | Total equity | | 202 793 | 128 441 |
| 17 | Total equity and liabilities | | 1 440 773 | 718 367 |

General Director
March 25, 2020



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INCOME STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY OR PARTNERSHIP, PAWN SHOP
for 2019

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 2019 | For 2018 |
|---|--|------|-------------|-----------|
| 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 | 25 | 1 829 434 | 768 813 |
| 2 | Interest expenses | 26 | (104 785) | (66 570) |
| 3 | Net interest income (net interest expense) | | 1 724 649 | 702 243 |
| 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: | | (1 540 201) | (449 983) |
| 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 | 31 | (1 540 201) | (449 983) |
| 6 | Net interest income (net interest expense) upon provision of allowance for future loan losses related to financial assets | | 184 448 | 252 260 |
| Section II. Operating income upon deduction of operating expenses | | | | |
| 7 | Income upon deduction of expenses (expenses upon deduction of income) on transactions with financial instruments measured at amortized cost | | 19 969 | - |
| | Income upon deduction of expenses (expenses upon deduction of income) related to foreign exchange transactions and revaluation of funds in foreign currency | | (19 516) | 109 |
| 8 | General and administrative expenses | 33 | (362 861) | (250 945) |
| 9 | Other income | 34 | 270 172 | 62 822 |
| 10 | Other expenses | 34 | (211) | (21) |
| 11 | Total operating income (expenses) | | (92 447) | (188 035) |
| 12 | Profit (loss) before tax | | 92 001 | 64 225 |
| 13 | Income (expense) in respect of income tax, including: | 35 | (17 641) | (12 846) |
| 14 | Current income tax expense | | (18 500) | (12 845) |
| 15 | Income (expenses) on deferred income tax | | 859 | (1) |
| 16 | Profit (loss) after tax | | 74 360 | 51 379 |
| Section III. Other comprehensive income | | | | |
| 17 | Total comprehensive income (loss) for the reporting period | | 74 360 | 51 379 |

General Director
March 25, 2020



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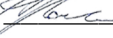
STATEMENT OF CHANGES IN EQUITY OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY OR PARTNERSHIP, PAWN SHOP
for 2019

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, 2017 | 21 571 | 52 099 | - | 5 884 | 79 554 |
| 2 | Profit (loss) after tax | - | - | - | 51 379 | 51 379 |
| 3 | Other comprehensive income (expense) | - | - | - | - | - |
| 4 | Repurchase (sale) from shareholders (participants, partners) of own stocks (shares) | - | - | - | (2 492) | (2 492) |
| 5 | Balance at December 31, 2018 | 21 571 | 52 099 | - | 54 771 | 128 441 |
| 6 | Change due to errors detected | - | - | - | (8) | (8) |
| 7 | Balance at December 31, 2018 | 21 571 | 52 099 | - | 54 763 | 128 433 |
| 8 | Profit (loss) after tax | - | - | - | 74 360 | 74 360 |
| 9 | Other comprehensive income (expense) | - | - | - | - | - |
| 10 | Balance at December 31, 2019 | 21 571 | 52 099 | - | 129 123 | 202 793 |

General Director  **Ломалин Н.А.**
March 25, 2020



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**CASH FLOW STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY OR PARTNERSHIP, PAWN SHOP
for 2019**

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 2019 | For 2018 |
|--|--|------|-------------|-------------|
| 1 | 2 | 3 | 4 | 5 |
| Section I. Cash flow from operating activities | | | | |
| 1 | Interest received | | 783 415 | 467 210 |
| 2 | Interest paid | | (92 734) | (64 010) |
| 3 | Payments related to general and administrative expenses | | (362 861) | (220 038) |
| 4 | Paid income tax | | (15 194) | (3 401) |
| 5 | Other income from operating activities | | 106 322 | 122 115 |
| 6 | Other payments for operating activities | | (44 075) | (19 555) |
| 7 | Cash flow balance from operating activities | | 374 873 | 282 321 |
| Section II. Cash flows from investments | | | | |
| 8 | Proceeds from sale of financial assets at amortized cost | | 1 053 694 | 671 833 |
| 9 | Payments related to purchase of financial assets estimated at amortized cost | | (2 083 499) | (1 312 038) |
| 10 | Other income from investing activities | | 202 820 | - |
| 11 | Cash flow from investment | | (826 985) | (640 205) |
| Section III. Cash flows from financing activities | | | | |
| 12 | Proceeds from loans and borrowings | | 686 002 | 453 647 |
| 13 | Repayment of loans and borrowings | | (213 506) | (64 715) |
| 14 | Purchase of shares (interests) from shareholders (members, partners) | | - | (2 492) |
| 15 | Cash flow from financing activities | | 472 499 | 386 440 |
| 16 | Cash flow balance for the reporting period | | 20 387 | 28 556 |
| 17 | Effects of foreign exchange rates against the ruble on cash and cash equivalents | | 9 651 | - |
| 18 | Balance of cash and cash equivalents at the beginning of the reporting period | 5 | 62 119 | 33 563 |
| 19 | Balance of cash and cash equivalents at the end of the reporting period | 5 | 92 157 | 62 119 |

General Director

March 25, 2020

Lomakin N.A.

