

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 December 31, 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 December 2022	For 31 December 2021
1	2	3	4	5
Section I. Assets				
1	Cash		734 857	310 508
2	Financial assets at fair value		-	57 231
3	Financial assets at amortized cost		7 025 413	6 502 670
4	Intangible assets		409	573
5	Property, plant and equipment		343	8
6	Current income tax requirements		-	-
7	Deferred tax assets		4 919	1 711
8	Other assets		5 597	5 700
9	Total assets		7 771 538	6 878 401
Section II. Liabilities				
10	Financial liabilities at amortized cost		5 494 404	5 793 220
11	Current income tax liabilities		107 640	51 622
12	Deferred tax liabilities		-	-
13	Other liabilities		51 171	41 932
14	Total liabilities		5 653 215	5 886 774
Section III. Equity				
15	Authorized capital		21 571	21 571
16	Additional capital		52 099	52 099
17	Retained earnings (uncovered loss)		2 044 653	917 957
18	Total equity		2 118 323	991 627
19	Total equity and liabilities		7 771 538	6 878 401

General Director О. В. Габдуллин Babiy Oleg
March 15, 2023



INTERIM INCOME STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC ENTITY
OR PARTNERSHIP, PAWN SHOP
for 2022

(Thousand roubles)

Line number	Name	Note	For 2022	For 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		11 976 662	5 108 288
2	Interest expenses		(450 159)	(420 469)
3	Net interest income (net interest expense)		11 526 503	4 687 819
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:		(10 646 732)	(3 566 049)
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		(10 646 732)	(3 566 049)
6	Net interest income (net interest expense) upon provision of allowance for future loan losses related to financial assets		879 771	1 121 770
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		(15 408)	(39 742)
8	Income upon deduction of expenses (expenses upon deduction of income) on transactions with financial instruments measured at amortized cost		63 997	234 024
9	Income upon deduction of expenses (expenses upon deduction of income) related to foreign exchange transactions and revaluation of funds in foreign currency		626 449	62 422
10	General and administrative expenses		(934 495)	(754 198)
11	Other income		831 438	343 136
12	Other expenses		(766)	(45 412)
13	Total operating income (expenses)		571 215	(199 770)
14	Profit (loss) before tax		1 450 986	922 000
15	Income (expense) in respect of income tax, including:		(289 290)	(182 382)
16	Current income tax expense		(292 498)	(185 040)
17	Income (expenses) on deferred income tax		3 208	2 658
18	Profit (loss) after tax		1 161 696	739 618
Section III. Other comprehensive income				
19	Total comprehensive income (loss) for the reporting period		1 161 696	739 618

General Director  Babiy Oleg

March 15, 2023



INTERIM CASH FLOW STATEMENT OF MICROFINANCE COMPANY ACTING IN THE FORM OF ECONOMIC
ENTITY OR PARTNERSHIP, PAWN SHOP
for 2022

(Thousand roubles)

Line number	Name of indicator	Explanations for the lines	For 2022	For 2021
1	2	3	4	5
Section I. Cash flows from operating activities				
1	Interest earned		6 117 517	2 949 705
2	Interest paid		(127 741)	(72 973)
3	Payments related to general and administrative expenses		(991 601)	(685 922)
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	(83 283)
5	Paid income tax		(236 480)	(145 067)
6	Other income from operating activities		40 454	24 441
7	Other payments for operating activities		(171 453)	(54 257)
8	Cash flow balance from operating activities		4 672 519	1 932 644
Section II. Cash flows from investing activities				
9	Proceeds from the sale of financial assets measured at amortised cost		11 079 162	5 564 184
10	Payments related to the acquisition of financial assets measured at amortised cost		(15 938 664)	(10 590 141)
11	Other income from investing activities		-	-
12	Balance of cash flows from investing activities		(4 859 502)	(5 025 957)
Section III. Cash flows from financing activities				
13	Proceeds from loans and borrowings		1 658 895	3 573 203
14	Repayment of loans, loans, obligations under lease agreements, including:		(945 957)	(420 919)
15	Dividends paid and other similar payments		(30 047)	(25 913)
16	Proceeds from issuance of debt securities		5 479	190 737
17	Cash flow from financing activities		688 370	3 317 108
18	Cash flow balance for the reporting period		501 387	223 795
19	Effects of foreign exchange rates against the ruble on cash and cash equivalents		(77 038)	(1 194)
20	Balance of cash and cash equivalents at the beginning of the reporting period		310 508	87 907
21	Balance of cash and cash equivalents at the end of the reporting period		734 857	310 508

General Director  Babiy Oleg

March 15, 2023

