

March 29, 2019

[Square stamp: Inspectorate of the Federal Tax Service of the Central district in Novosibirsk]  
[signature]

Statement of the non-bank institution

Territory code according to ARCPS <sup>1</sup>	Code of the non-bank institution		
	According to RNNBO <sup>2</sup>	PSRN <sup>3</sup>	TIN <sup>4</sup>
50401000000	31482530	1145476064711	5407496776

**BALANCE SHEET  
OF THE MICROFINANCE ORGANIZATION  
IN THE FORM OF BUSINESS ENTITY OR PARTNERSHIP, PAWNSHOP**

**As of December 31, 2018**

Microfinance Provider "JOYMONEY" Limited Liability Company (MFP "JOYMONEY" LLC)  
(full corporate name or abbreviated corporate name)

Postal address: 12 Sovetskaya St., Novosibirsk 630099

Form code according to the All-Russian Classifier of Management Documentation<sup>5</sup> 0420842

Annual

(thousand rubles)

Line No.	Description of indicator	Notes to the lines	As of December 31, 2018	As of December 31, 2017
1	2	3	4	5
<b>SECTION I. ASSETS</b>				
1	Monetary assets	5	16,663	657
2	Financial assets at fair value through profit or loss			
3	Financial assets at fair value through other comprehensive income			
4	Financial assets at amortized cost	8	214,298	133,764
5	Assets (assets of disposal groups) classified as held for sale			
6	Investments in the associated entities	10	100	
7	Investments in the jointly controlled entities			
8	Investments in the affiliated companies			
9	Investment property			
10	Intangible assets	14	86	99
11	Fixed assets	15	3,780	603
12	Claims for current income tax		84	1,582
13	Deferred tax assets		1,921	198
14	Other assets	17	9,319	1,406
15	Total assets		<b>246,251</b>	<b>138,309</b>
<b>SECTION II. LIABILITIES</b>				
16	Financial liabilities at fair value through profit or loss			
17	Financial liabilities at amortized cost	19	93,110	4,074
18	Liabilities of disposal groups classified as held for sale			
19	Liabilities for current income tax		2,971	0
20	Deferred tax liabilities		307	0
21	Reserves – estimated liabilities	20	1,572	436
22	Other liabilities	21	20,281	22,860
23	Total liabilities		<b>118,131</b>	<b>27,370</b>
<b>SECTION III. CAPITAL</b>				
24	Authorized (joint-stock) capital		12,446	12,446
25	Added capital		44,062	44,062
26	Reserve capital			-
27	Own shares (stocks) redeemed from the shareholders (participants)			-

28	Reserves			-
29	Undistributed profits (outstanding loss)		71,612	54,431
30	TOTAL CAPITAL		<b>128,120</b>	<b>110,939</b>
31	TOTAL CAPITAL AND LIABILITIES		<b>246,251</b>	<b>138,309</b>

Director general  
(position of the manager)

[signature]  
(signature)

Smirnykh M. Ye.  
(initials, surname)

[Round stamp: Limited Liability Company \* Microfinance Provider \* Joymoney\* Novosibirsk \* JOYMONEY]

<sup>1</sup>All-Russian Classifier of Political Subdivisions

<sup>2</sup>Russian National Nomenclator of Businesses and Organizations

<sup>3</sup>Primary State Registration Number

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March 29, 2019

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[signature]

Statement of the non-bank institution

Territory code according to ARCPS <sup>1</sup>	Code of the non-bank institution		
	According to RNNBO <sup>2</sup>	PSRN <sup>3</sup>	TIN <sup>4</sup>
50401000000	31482530	1145476064711	5407496776

**PROFIT AND LOSS STATEMENT  
OF THE MICROFINANCE ORGANIZATION  
IN THE FORM OF BUSINESS ENTITY OR PARTNERSHIP, PAWNSHOP  
for 2018**

Microfinance Provider "JOYMONEY" Limited Liability Company (MFP "JOYMONEY" LLC)  
(full corporate name or abbreviated corporate name)

Postal address: 12 Sovetskaya St., Novosibirsk 630099

Form code according to the All-Russian Classifier of Management Documentation<sup>5</sup> 0420843

Annual  
(thousand rubles)

Line No.	Description of indicator	Notes to the lines	For 2018	For 2017
1	2	3	4	5
Section I. Net interest income (net interest expenses) upon formation of the allowance for expected credit losses under the financial assets				
1	Interest income	25	1,032,284	418,656
2	Interest expenses	26	(18,066)	(5)
3	Net interest income (net interest expenses)		<b>1,014,218</b>	<b>418,651</b>
4	Gains less losses (losses less gains) for recovery (formation) of the allowance for expected credit losses under the financial assets, including:		<b>(594,685)</b>	<b>(200,361)</b>
5	Gains less losses (losses less gains) for recovery (formation) of the allowance for expected credit losses under the financial assets at amortized cost	31	(594,685)	(200,361)
6	Gains less losses (losses less gains) for recovery (formation) of the allowance for expected credit losses under the debt instruments at fair value through other comprehensive income		0	0
7	Net interest income (net interest expenses) upon formation of the allowance for expected credit losses under the financial assets		<b>419,533</b>	<b>218,290</b>
Section II. Operating income less the operating expenses				
8	Gains less losses (losses less gains) for transactions with the financial instruments at fair value through profit or loss		0	0
9	Gains less losses (losses less gains) for transactions with the financial assets at fair value through other comprehensive income		0	0
10	Gains less losses (losses less gains) for transactions with the financial instruments at amortized cost		6,557	0
11	Gains less losses (losses less gains) for transactions with the investment property		0	0
12	Gains less losses (losses less gains) for transactions with the foreign currency and revaluation of funds in foreign currency		0	0
13	General and administrative expenses	33	(402,941)	(204,155)
14	Gains less losses (losses less gains) for revaluation and disposal of assets (disposal groups) classified as held for sale		0	0
15	Other income	34	12,652	4,345
16	Other expenses	34	(1,018)	(1,865)
17	Total operating income (expenses)		<b>(384,750)</b>	<b>(201,675)</b>
18	Income (expenses) before tax		<b>34,783</b>	<b>16,615</b>
19	Income tax profit (loss), including:		(5,101)	1,176



20	Current income tax loss		(6,517)	(3,929)
21	Deferred income tax profit (loss)		1,416	5,105
22	Profit (loss) from the discontinued operations, revaluation and disposal of assets (disposal groups) classified as held for sale, representing the discontinued operations, after taxation		0	0
23	Income (expenses) after tax		29,682	17,791
Section III. Other comprehensive income				
24	Other comprehensive income (expenses) not subject to reclassification as profit or loss during the following periods, including:		0	0
25	Net changes in revaluation reserve of fixed assets and intangible assets, including:		0	0
26	Changes in the revaluation reserve as a result of disposal of fixed assets and intangible assets		0	0
27	Changes in the revaluation reserve as a result of revaluation of fixed assets and intangible assets		0	0
28	Income tax related to changes in the revaluation reserve of fixed assets and intangible assets		0	0
29	Net changes in fair value of the equity instruments at fair value through other comprehensive income, including:		0	0
30	Changes in fair value of the equity instruments at fair value through other comprehensive income as a result of disposal		0	0
31	Changes in fair value of the equity instruments at fair value through other comprehensive income as a result of revaluation		0	0
32	Influence of income tax related to changes in fair value of the equity instruments at fair value through other comprehensive income		0	0
33	Net changes in fair value of the financial liabilities at fair value through profit or loss related to the changes in the credit risk, including:		0	0
34	In the case of disposal of financial liabilities at fair value through profit or loss		0	0
35	Changes in fair value of the financial liabilities at fair value through profit or loss related to the changes in the credit risk		0	0
36	Influence of income tax due to the changes in fair value of the financial liabilities at fair value through profit or loss related to the changes in the credit risk		0	0
37	Net changes in the cost of hedging instruments used for hedging the equity instruments assessed at fair value through other comprehensive income, including:		0	0
38	Changes in the cost of hedging instruments used for hedging the equity instruments assessed at fair value through other comprehensive income		0	0
39	Influence of income tax due to the changes in the cost of hedging instruments used for hedging the equity instruments assessed at fair value through other comprehensive income		0	0
40	Other comprehensive income (expenses) from other transactions		0	0
41	Income tax qualified as other comprehensive income (expenses) from other transactions		0	0
42	Other comprehensive income (expenses) to be reclassified as profit or loss during the following periods, including:		0	0
43	Net changes in fair value of the debt instruments at fair value through other comprehensive income, including:		0	0
44	Changes in fair value of the debt instruments at fair value through other comprehensive income		0	0
45	Influence of income tax due to the changes in fair value of the debt instruments at fair value through other comprehensive income		0	0
46	Reclassification of the cumulative changes in fair value of the debt instruments at fair value through other comprehensive income as profit or loss		0	0
47	Income tax related to reclassification of the cumulative changes in fair value of the debt instruments at fair value through other comprehensive income as profit or loss		0	0
48	Net changes in allowance for expected credit losses under the debt instruments at fair value through other comprehensive income, including:		0	0

49	Formation (recovery) of allowance for expected credit losses under the debt instruments at fair value through other comprehensive income		0	0
50	Influence of income tax due to the formation (recovery) of allowance for expected credit losses under the debt instruments at fair value through other comprehensive income		0	0
51	Reclassification to profit or loss of the allowance for expected credit losses under the debt instruments at fair value through other comprehensive income		0	0
52	Income tax related to the reclassification to profit or loss of the allowance for expected credit losses under the debt instruments at fair value through other comprehensive income		0	0
53	Net profit (losses) due to the cash flow hedge, including:		0	0
54	Profit (losses) due to the cash flow hedge		0	0
55	Income tax related to the profit (losses) due to the cash flow hedge		0	0
56	Reclassification to profit or loss of the cumulated revaluation amount of the cash flow hedging instrument		0	0
57	Income tax related to the reclassification to profit or loss of the cumulated revaluation amount of the cash flow hedging instrument		0	0
58	Other comprehensive income (expenses) from other transactions		0	0
59	Income tax related to other comprehensive income (expenses) from other transactions		0	0
60	TOTAL OTHER COMPREHENSIVE INCOME (EXPENSES) FOR THE REPORTING PERIOD		0	0
61	TOTAL COMPREHENSIVE INCOME (EXPENSES) FOR THE REPORTING PERIOD		29,682	17,791

Director general  
(position of the manager)

[signature]  
(signature)

Smirnykh M.Ye.  
(initials, surname)

March 25, 2019

[Round stamp: Limited Liability Company \* Microfinance Provider \* Joymoney\* Novosibirsk \* JOYMONEY]

<sup>1</sup> All-Russian Classifier of Political Subdivisions

<sup>2</sup> Russian National Nomenclator of Businesses and Organizations

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March 29, 2019

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[signature]

Statement of the non-bank institution

Territory code according to ARCPS <sup>1</sup>	Code of the non-bank institution		
	According to RNNBO <sup>2</sup>	PSRN <sup>3</sup>	TIN <sup>4</sup>
50401000000	31482530	1145476064711	5407496776

**CASH FLOW STATEMENT  
OF THE MICROFINANCE ORGANIZATION  
IN THE FORM OF BUSINESS ENTITY OR PARTNERSHIP, PAWNSHOP  
for 2018**

Microfinance Provider "JOYMONEY" Limited Liability Company (MFP "JOYMONEY" LLC)  
(full corporate name or abbreviated corporate name)

Postal address: 12 Sovetskaya St., Novosibirsk 630099

Form code according to the All-Russian Classifier of Management Documentation<sup>5</sup> 0420845

Annual  
(thousand rubles)

Line No.	Description of indicator	Notes to the lines	For 2018	For 2017
1	2	3	4	5
<b>Section I. Cash flows from operating activities</b>				
1	Received interest		580,325	332,562
2	Paid interest		-5,872	0
3	Payments related to the payment of direct operating expenses		0	0
4	Payments related to the payment of general and administrative expenses		-358,103	-183,936
5	Revenues less payments (payments less revenues) due to the sale (redeem) of financial assets and placement (liquidation) of financial liabilities obligatorily classified as assessed at fair value through profit or loss		0	0
6	Receipt of dividends and other similar payments from the affiliated, jointly controlled and associated entities		0	0
7	Paid income tax		-2,159	-7,434
8	Other revenues from operating activities		740,795	315,461
9	Other payments due to operating activities		-1,000,647	-462,247
<b>10</b>	<b>Balance of cash flows from operating activities</b>		<b>-45,661</b>	<b>-5,594</b>
<b>Section II. Cash flows from investment activities</b>				
11	Revenues due to the sale of fixed assets and intangible assets		0	0
12	Revenues due to the sale of investment property		0	0
13	Payments related to the redeem, formation, modernization, preparation for use of the fixed assets		-4,110	-1,696
14	Payments related to the redeem, formation of the intangible assets		0	-17
15	Revenues due to the sale of shares and participation interest of the affiliated, jointly controlled and associated entities		0	0
16	Payments related to the investments in the shares and participation interest of the affiliated, jointly controlled and associated entities		-100	0
17	Revenues due to the sale and retirement of the financial assets classified as assessed at fair value through profit or loss at the discretion of non-bank institution		0	0
18	Payments due to redeem of the financial assets classified as assessed at fair value through profit or loss at the discretion of non-bank institution		0	0
19	Revenues related to the sale and retirement of the financial assets at fair value through other comprehensive income		0	0
20	Payments related to the redeem of the financial assets at fair value through other comprehensive income		0	0
21	Revenues due to the sale of the financial assets at amortized cost		0	0

22	Payments due to the redeem of the financial assets at amortized cost		0	0
23	Revenues due to the lease of investment property		0	0
24	Other revenues from investment activities		0	0
25	Other payments due to investment activities		0	0
26	<b>Balance of cash flows from investment activities</b>		<b>-4,210</b>	<b>-1,713</b>
Section III. Cash flows from financial activities				
27	Revenues due to the attraction of credits and loans		99,151	4,000
28	Credit and loan repayment		-21,591	0
29	Revenues due to the issue of shares (additional contributions of the founders, additional contributions of the partners)		0	0
30	Revenues due to the sale of own shares		0	0
31	Redeem of own shares (stocks) from the shareholders (participants, partners)		0	0
32	Paid dividends and other similar payments		-10,100	0
33	Revenue due to the issue of debt securities		0	0
34	Payments for repayment of debt securities		0	0
35	Other revenues from financial activities		1,500	0
36	Other payments due to financial activities		-3,000	-2,919
37	<b>Balance of cash flows from financial activities</b>		<b>65,960</b>	<b>1,081</b>
38	<b>Balance of cash flows for the reporting period</b>		<b>16,089</b>	<b>-6,226</b>
39	Effect of exchange rate changes in relation to ruble on cash and cash equivalents		0	0
40	Opening balance of cash and cash equivalents		657	6,883
41	Closing balance of cash and cash equivalents		16,746	657

Director general  
(position of the manager)

[signature]  
(signature)

Smirnykh M. Ye.  
(initials, surname)

March 25, 2019

[Round stamp: Limited Liability Company \* Microfinance Provider \* Joymoney\* Novosibirsk \* JOYMONEY]

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Appendix No.4 to the Rules of the Bank of Russia No.614-II dated October 25, 2017 "On forms of information disclosure in the accounting (financial) statements of the microfinance organizations, consumer credit cooperatives, agricultural consumer credit cooperatives, housing saving cooperatives, pawnshops and procedure for the accounting cycle in accordance with the indicators of accounting (financial) statements"

(form)

March 29, 2019

[Square stamp: Inspectorate of the Federal Tax Service of the Central district in Novosibirsk]

[signature]

Statement of the non-bank institution			
Territory code according to ARCPS <sup>1</sup>	Code of the non-bank institution		
	According to RNNBO <sup>2</sup>	PSRN <sup>3</sup>	TIN <sup>4</sup>
50401000000	31482530	1145476064711	5407496776

**STATEMENT OF CHANGES IN THE STOCKHOLDERS' EQUITY  
OF THE MICROFINANCE ORGANIZATION  
IN THE FORM OF BUSINESS ENTITY OR PARTNERSHIP, PAWNSHOP  
for 2018**

Microfinance Provider "JOYMONEY" Limited Liability Company (MFP "JOYMONEY" LLC)  
(full corporate name or abbreviated corporate name)

Postal address: 12 Sovetskaya St., Novosibirsk 630099

Form code according to the All-Russian Classifier of Management Documentation<sup>5</sup> 0420844

Annual (quarterly)

(thousand rubles)



[illegible]



Компания Переводов  
языки планеты земли  
Федеральная сеть бюро переводов  
Перевод выполнен в бюро  
«Компания Переводов»  
ИП Ванхальская Т.А.  
ОГРНИП: 318547600027161  
ИНН: 540409272490  
Настоящим подтверждаю, что  
перевод выполнен  
квалифицированным  
переводчиком  
и полностью соответствует  
оригиналу документа.

