

## Statement of the non-bank institution

Territory code according to ARCPS	Code of the non-bank institution		
	According to RNNBO	PSRN	TIN
	31482530	1145476064711	5407496776

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

**As of September 30, 2019**

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

Postal address: 4th floor, 12 Sovetskaya St., Novosibirsk, Novosibirsk region 630099

Form code according to the All-Russian Classifier of Management Documentation 0420842

Annual (quarterly)  
(thousand rubles)

Line No.	Description of indicator	Notes to the lines	As of September 30, 2019	As of December 31, 2018
1	2	3	4	5
<b>SECTION I. ASSETS</b>				
1	Monetary assets		11,050	16,663
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		150,983	214,298
5	Assets (assets of disposal groups) classified as held for sale		-	-
6	Investments in the associated entities		-	-
7	Investments in the jointly controlled entities		-	-
8	Investments in the affiliated companies		100	100
9	Investment property		-	-
10	Intangible assets		77	86
11	Fixed assets		5,425	3,780
12	Claims for current income tax		1,422	84
13	Deferred tax assets		3,036	1,921
14	Other assets		38,756	9,319
15	TOTAL ASSETS		210,849	246,251
<b>SECTION II. LIABILITIES</b>				
16	Financial liabilities at fair value through profit or loss		-	-
17	Financial liabilities at amortized cost		72,625	93,110
18	Liabilities of disposal groups classified as held for sale		-	-
19	Liabilities for current income tax		2	2,861
20	Deferred tax liabilities		57	307
21	Reserves – estimated liabilities		2,048	1,572
22	Other liabilities		7,691	20,281
23	TOTAL LIABILITIES		82,423	118,131
<b>SECTION III. CAPITAL</b>				
24	Authorized (joint-stock) capital		24,446	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)		59,918	71,612
30	TOTAL CAPITAL		128,426	128,120
31	TOTAL CAPITAL AND LIABILITIES		210,849	246,251

Director general  
(position of the manager)

[signature]  
(signature)

Smirnykh Marina Yevguenievna  
(initials, surname)

October 29, 2019 [Round stamp: Limited Liability Company \* Microfinance Provider \* JOYMONEY \* Novosibirsk \* JOYMONEY]

## Statement of the non-bank institution

Territory code according to ARCPS	Code of the non-bank institution		
	According to RNNBO	PSRN	TIN
	31482530	1145476064711	5407496776

**PROFIT AND LOSS STATEMENT  
OF THE MICROFINANCE ORGANIZATION  
IN THE FORM OF BUSINESS ENTITY OR PARTNERSHIP, PAWNSHOP  
for January – September, 2019**

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

Postal address: 4th floor, 12 Sovetskaya St., Novosibirsk, Novosibirsk region 630099

Form code according to the All-Russian Classifier of Management Documentation 0420843

Annual (quarterly)  
(thousand rubles)

Line No.	Description of indicator	Notes to the lines	For 9 months of 2019	For 9 months of 2018	For July – September, 2019	For July – September, 2018
1	2	3	4	5	6	7
<b>Section I. Net interest income (net interest expenses) upon formation of the allowance for expected credit losses under the financial assets</b>						
1	Interest income		720,214	664,558	204,888	299,059
2	Interest expenses		(8,341)	(3,404)	(2,415)	(2,307)
3	Net interest income (net interest expenses)		711,873	661,154	202,473	296,753
4	Gains less losses (losses less gains) for recovery (formation) of the allowance for expected credit losses under the financial assets, including:		(497,145)	(384,920)	(135,935)	(193,602)
5	Gains less losses (losses less gains) for recovery (formation) of the allowance for expected credit losses under the financial assets at amortized cost		(497,145)	(384,920)	(135,935)	(193,602)
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		-	-	-	-
7	Net interest income (net interest expenses) upon formation of the allowance for expected credit losses under the financial assets		214,728	276,234	66,538	103,150
<b>Section II. Operating income less the operating expenses</b>						
8	Gains less losses (losses less gains) for transactions with the financial instruments at fair value through profit or loss		-	-	-	-
9	Gains less losses (losses less gains) for transactions with the financial assets at fair value through other comprehensive income		-	-	-	-
10	Gains less losses (losses less gains) for transactions with the financial instruments at amortized cost		36,860	(8,565)	4,565	(1,791)
11	Gains less losses (losses less gains) for transactions with the investment property		-	-	-	-
12	Gains less losses (losses less gains) for transactions with the foreign currency and revaluation of funds in foreign currency		-	-	-	-
13	General and administrative expenses		(272,566)	(258,661)	(92,993)	(100,057)
14	Gains less losses (losses less gains) for revaluation and disposal of assets (disposal groups) classified as held for sale		-	-	-	-
15	Other income		25,652	2,258	19,360	903
16	Other expenses		(4,292)	(352)	(4,063)	(250)
17	Total operating income (expenses)		(214,347)	(265,320)	(73,131)	(101,195)
18	Income (expenses) before tax		382	10,914	(6,593)	1,955
19	Income tax profit (loss), including:		(76)	(2,809)	1,319	106



20	Current income tax loss		(1,442)	(2,673)	27	(186)
21	Deferred income tax profit (loss)		1,366	(136)	1,292	292
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		-	-	-	-
23	Income (expenses) after tax		306	8,105	(5,274)	2,061
<b>Section III. Other comprehensive income</b>						
24	Other comprehensive income (expenses) not subject to reclassification as profit or loss during the following periods, including:		-	-	-	-
25	Net changes in revaluation reserve of fixed assets and intangible assets, including:		-	-	-	-
26	Changes in the revaluation reserve as a result of disposal of fixed assets and intangible assets		-	-	-	-
27	Changes in the revaluation reserve as a result of revaluation of fixed assets and intangible assets		-	-	-	-
28	Income tax related to changes in the revaluation reserve of fixed assets and intangible assets		-	-	-	-
29	Net changes in fair value of the equity instruments at fair value through other comprehensive income, including:		-	-	-	-
30	Changes in fair value of the equity instruments at fair value through other comprehensive income as a result of disposal		-	-	-	-
31	Changes in fair value of the equity instruments at fair value through other comprehensive income as a result of revaluation		-	-	-	-
32	Influence of income tax related to changes in fair value of the equity instruments at fair value through other comprehensive income		-	-	-	-
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:		-	-	-	-
34	In the case of disposal of financial liabilities at fair value through profit or loss		-	-	-	-
35	Changes in fair value of the financial liabilities at fair value through profit or loss related to the changes in the credit risk		-	-	-	-
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		-	-	-	-
37	Net changes in the cost of hedging instruments used for hedging the equity instruments assessed at fair value through other comprehensive income, including:		-	-	-	-
38	Changes in the cost of hedging instruments used for hedging the equity instruments assessed at fair value through other comprehensive income		-	-	-	-
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		-	-	-	-
40	Other comprehensive income (expenses) from other transactions		-	-	-	-
41	Income tax qualified as other comprehensive income (expenses) from other transactions		-	-	-	-
42	Other comprehensive income (expenses) to be reclassified as profit or loss during the following periods, including:		-	-	-	-

43	Net changes in fair value of the debt instruments at fair value through other comprehensive income, including:		-	-	-	-
44	Changes in fair value of the debt instruments at fair value through other comprehensive income		-	-	-	-
45	Influence of income tax due to the changes in fair value of the debt instruments at fair value through other comprehensive income		-	-	-	-
46	Reclassification of the cumulative changes in fair value of the debt instruments at fair value through other comprehensive income as profit or loss		-	-	-	-
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		-	-	-	-
48	Net changes in allowance for expected credit losses under the debt instruments at fair value through other comprehensive income, including:		-	-	-	-
49	Formation (recovery) of allowance for expected credit losses under the debt instruments at fair value through other comprehensive income		-	-	-	-
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		-	-	-	-
51	Reclassification to profit or loss of the allowance for expected credit losses under the debt instruments at fair value through other comprehensive income		-	-	-	-
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		-	-	-	-
53	Net profit (losses) due to the cash flow hedge, including:		-	-	-	-
54	Profit (losses) due to the cash flow hedge		-	-	-	-
55	Income tax related to the profit (losses) due to the cash flow hedge		-	-	-	-
56	Reclassification to profit or loss of the cumulated revaluation amount of the cash flow hedging instrument		-	-	-	-
57	Income tax related to the reclassification to profit or loss of the cumulated revaluation amount of the cash flow hedging instrument		-	-	-	-
58	Other comprehensive income (expenses) from other transactions		-	-	-	-
59	Income tax related to other comprehensive income (expenses) from other transactions		-	-	-	-
60	TOTAL OTHER COMPREHENSIVE INCOME (EXPENSES) FOR THE REPORTING PERIOD		-	-	-	-
61	TOTAL COMPREHENSIVE INCOME (EXPENSES) FOR THE REPORTING PERIOD		306	8,105	(5,274)	2,061

Director general  
(position of the manager)  
October 29, 2019

[signature]  
(signature)

Smirnykh Marina Yevguenievna  
(initials, surname)

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



## Statement of the non-bank institution

Territory code according to ARCPs	Code of the non-bank institution		
	According to RNNBO	PSRN	TIN
	31482530	1145476064711	5407496776

**STATEMENT OF CHANGES IN THE STOCKHOLDERS' EQUITY  
OF THE MICROFINANCE ORGANIZATION  
IN THE FORM OF BUSINESS ENTITY OR PARTNERSHIP, PAWNSHOP  
for January – September, 2019**

Microfinance Provider "JOYMONEY" Limited Liability Company (MFP "JOYMONEY" LLC)

(full corporate name or abbreviated corporate name)

Postal address: 4th floor, 12 Sovetskaya St., Novosibirsk, Novosibirsk region 630099

Form code according to the All-Russian Classifier of Management Documentation 0420844  
Annual (quarterly)  
(thousand rubles)

Line No.	Description of indicator	Notes to the lines	Authorized (joint-stock) capital	Added capital	Reserve capital	Own shares (stocks) redeemed from the shareholders (participants)	Reserves										Undistributed profits (outstanding loss)	Total capital
							Revaluation reserve for the equity instruments at fair value through other comprehensive income	Revaluation reserve for the debt instruments at fair value through other comprehensive income	Reserve for expected credit losses under the debt instruments at fair value through other comprehensive income	Revaluation reserve for fixed assets and intangible assets	Revaluation reserve for liabilities classified as assessed at fair value through profit or loss due to the changes in credit risk	Reserve for the cash flow hedging	Hedging reserve for the equity instruments at fair value through other comprehensive income	Other reserves	Total reserves			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
1	Balance as of January 01, 2018		12,446	44,062	-	-	-	-	-	-	-	-	-	-	-	54,431	110,939	
2	Changes due to the errors found		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Changes due to the changes in accounting policies		-	-	-	-	-	-	-	-	-	-	-	-	-	(891)	(891)	
4	Reviewed balance as of January 01, 2018		12,446	44,062	-	-	-	-	-	-	-	-	-	-	-	54,540	110,048	

[illegible]





## Statement of the non-bank institution

Territory code according to ARCPS	Code of the non-bank institution		
	According to RNNBO	PSRN	TIN
	31482530	1145476064711	5407496776

**CASH FLOW STATEMENT  
OF THE MICROFINANCE ORGANIZATION  
IN THE FORM OF BUSINESS ENTITY OR PARTNERSHIP, PAWNSHOP  
for January – September, 2019**

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

Postal address: 4th floor, 12 Sovetskaya St., Novosibirsk, Novosibirsk region 630099

Form code according to the All-Russian Classifier of Management Documentation 0420845

Annual (quarterly)  
(thousand rubles)

Line No.	Description of indicator	Notes to the lines	For 9 months of 2019	For 9 months of 2018
1	2	3	4	5
<b>Section I. Cash flows from operating activities</b>				
1	Received interest		424,046	396,352
2	Paid interest		(8,608)	(2,835)
3	Payments related to the payment of direct operating expenses		-	-
4	Payments related to the payment of general and administrative expenses		(265,781)	(223,414)
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		-	-
6	Receipt of dividends and other similar payments from the affiliated, jointly controlled and associated entities		-	-
7	Paid income tax		(5,639)	(2,158)
8	Other revenues from operating activities		827,104	465,003
9	Other payments due to operating activities		(955,114)	(674,921)
10	Balance of cash flows from operating activities		16,008	(41,973)
<b>Section II. Cash flows from investment activities</b>				
11	Revenues due to the sale of fixed assets and intangible assets		-	-
12	Revenues due to the sale of investment property		-	-
13	Payments related to the redeem, formation, modernization, preparation for use of the fixed assets		-	(3,666)
14	Payments related to the redeem, formation of the intangible assets		-	-
15	Revenues due to the sale of shares and participation interest of the affiliated, jointly controlled and associated entities		-	-
16	Payments related to the investments in the shares and participation interest of the affiliated, jointly controlled and associated entities		-	(100)
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		-	-
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		-	-
19	Revenues related to the sale and retirement of the financial assets at fair value through other comprehensive income		-	-
20	Payments related to the redeem of the financial assets at fair value through other comprehensive income		-	-
21	Revenues due to the sale of the financial assets at amortized cost		-	-
22	Payments due to the redeem of the financial assets at amortized cost		-	-
23	Revenues due to the lease of investment property		-	-
24	Other revenues from investment activities		-	-
25	Other payments due to investment activities		-	-
26	Balance of cash flows from investment activities		-	(3,766)
<b>Section III. Cash flows from financial activities</b>				
27	Revenues due to the attraction of credits and loans		16,770	71,392
28	Credit and loan repayment		(39,128)	(7,121)



29	Revenues due to the issue of shares (additional contributions of the founders, additional contributions of the partners)		-	-
30	Revenues due to the sale of own shares		-	-
31	Redeem of own shares (stocks) from the shareholders (participants, partners)		-	-
32	Paid dividends and other similar payments		-	(10,100)
33	Revenue due to the issue of debt securities		-	-
34	Payments for repayment of debt securities		-	-
35	Other revenues from financial activities		750	-
36	Other payments due to financial activities		-	(3,000)
37	Balance of cash flows from financial activities		(21,608)	51,171
38	Balance of cash flows for the reporting period		(5,600)	5,432
39	Effect of exchange rate changes in relation to ruble on cash and cash equivalents		-	-
40	Opening balance of cash and cash equivalents		16,746	657
41	Closing balance of cash and cash equivalents		11,146	6,089

Director general  
(position of the manager)

[signature]  
(signature)

Smirnykh Marina Yevguenievna  
(initials, surname)

October 29, 2019

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

Компания Переводов  
языки планеты земля  
Федеральная сеть бюро переводов

Перевод выполнен в бюро  
«Компания Переводов»

ИП Ванхальская Т.А.  
ОГРНИП: 318547600027161  
ИНН: 540409272490

Настоящим подтверждаю, что  
перевод выполнен  
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оригиналу документа.



*[Handwritten signature]*