

INTERIM STATEMENT
about financial position
30-Sep-21

(thousand drams)	9/30/2021 (Unverified)	12/31/2020 (Verified)
ASSETS		
Cash and cash equivalents	3,099,269	1,608,503
Investment securities		
_maintained by the organization	148,667	-
_pledged for sale or repurchase agreements	5,012,356	5,519,123
Receipts for reverse repurchase agreements		
Loans to customers	46,498,115	43,998,170
Main property and intangible assets	1,734,394	1,411,703
Other assets	486,624	234,526
<u>Total assets</u>	<u>56,979,425</u>	<u>52,772,026</u>
<i>Liabilities and equity</i>		
Liability		
Liabilities to financial institutions	4,016,645	3,193,158
Amounts to be paid on repurchase agreements	4,554,664	5,275,501
Other loans	26,050,188	26,406,209
Issued securities	410,315	450,032
Lease obligations	1,381,976	1,031,337
Current tax liabilities	-	162,869
Deferred tax liabilities	1,828,408	1,087,322
Other liabilities	606,713	477,943
<u>Total liabilities</u>	<u>38,848,910</u>	<u>38,084,372</u>
Equity		
Share capital	7,000,000	7,000,000
Main reserves	515,755	378,755
Investment securities revaluation reserve	(394,897)	(80,617)
Retained earnings	11,009,656	7,389,516
<u>Total equity</u>	<u>18,130,515</u>	<u>14,687,654</u>
<u>Total equity and liabilities</u>	<u>56,979,425</u>	<u>52,772,026</u>

Executive director of the credit organization

D. Azatyan

Chief Accountant:

L. Movsisyan

The reports have been ratified on 15/10/2021

“Fast Credit Capital” UCO CJSC, 32/6 G. Hovsepyan str., Nork-Marash, Yerevan 0047, RA

INTERIM STATEMENT

About financial results

30-Sep-21

(thousand dram)	01/07/2021- 30/09/2021 (Unverified)	01/01/2021- 30/09/2021 (Unverified)	01/07/2020- 30/09/2020 (Unverified)	01/01/2020- 30/09/2020 (Unverified)
Interest and similar income	3,095,643	9,775,370	2,887,141	7,978,088
Interest and similar expenses	(780,548)	(2,212,368)	(674,409)	-1,922,693
Net interest and similar income	2,315,095	7,563,003	2,212,732	6,055,395
Income in the form of commission and other payments	2,618	4,609	1,123	1,593
Income in the form of commission and other expenses	(3,869)	(8,072)	(6,818)	(11,410)
Net commission received and other payments	(1,251)	(3,463)	(5,695)	(9,817)
Net benefit from exchange rate differences	337,650	884,009	95,020	253,897
Other operational income	59,971	84,132	11,594	24,566
Losses from depreciation	1,013,518	(1,669,655)	(2,251,702)	(2,041,572)
Staff costs	(600,122)	(1,763,421)	(537,759)	(1,553,998)
Other general administrative expenses	(189,848)	(555,371)	(270,233)	(542,150)
Profit / (loss) before tax	2,935,013	4,539,233	(746,044)	2,186,321
Income tax expense (reimbursement)	(525,960)	(782,093)	78,893	-450,781
Net profit for the period	2,409,053	3,757,140	(667,151)	1,735,540

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INTERIM STATEMENT
About changes in equity
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<i>(thousand dram)</i>	Share capital	Main reserve	Investment securities reserve	Retained earnings	Total
Comparable interim period of the previous financial year (increasing from the beginning of the year)					
Balance as of January 1, 2020 (verified)	7,000,000	378,755	-	2,414,089	9,792,844
Net profit for the period				1,735,540	1,735,540
Dividends					-
Investments in statutory capital					-
Allocation to the main reserve					-
Other comprehensive income			194,604		194,604
Balance as of September 30, 2020 (Unverified)	7,000,000	378,755	194,604	4,149,629	11,722,989
	Share capital	Main reserve	Investment securities reserve	Retained earnings	Total
Comparable interim period of the current year (increasing from the beginning of the year)					
Balance as of January 1, 2021 (Verified)	7,000,000	378,755	(80,617)	7,389,516	14,687,654
Net profit for the period				3,757,140	3,757,140
Dividends					-
Investments in statutory capital					-
Allocation to the main reserve		137,000		(137,000)	-
Other comprehensive income			(314,280)		(314,280)
Balance as of December 31, 2021 (Unverified)	7,000,000	515,755	(394,897)	11,009,656	18,130,515

Executive director of the credit organization

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Chief Accountant

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INTERIM STATEMENT

Cash flow
30-Sep-21

<i>(thousand drams)</i>	Ann.	01/01/2021- 30/09/2021 (Unverified)	01/01/2020- 30/09/2020 (Unverified)
Cash flow from operating activities			
<i>Net cash flows before the change in operating assets and liabilities</i>		6,036,755	8,862,483
Interest received		6,973,617	6,858,586
Interest paid		(1,202,173)	(422,370)
Commission fees paid		(8,077)	(932)
Benefit from foreign exchange trading operations / (loss)		446,742	110,903
Received commission money		2,968,310	879,187
Salary paid and other equivalent payments		(1,708,172)	(1,428,058)
Net cash flow from operating activities and other paid expenses		(1,433,493)	2,865,168
<i>Cash flows from changes in operating assets and liabilities</i>		(4,858,768)	(6,892,631)
Decrease / (increase) in allocated funds		(4,858,768)	(6,892,631)
Increase / decrease of attracted loans			
Net cash flow from operating activities to the payment of income tax		1,177,987	1,969,853
Income tax paid		(197,112)	(43,010)
<i>Net cash flow from operating activities</i>		980,874	1,926,843
Cash flow from investment activities			
Decrease (increase) in held-to-maturity investments		-	(3,695,571)
Acquisition of property and intangible assets		(115,304)	(107,932)
Alienation of main property and intangible assets		-	-
Net cash flow from other investment activities		-	-
<i>Net cash flow from investment activities</i>		(115,304)	(3,803,503)
Cash flow from financial activities			
Dividends paid			
Increase in loans and borrowings		747,214	1,482,721
Repayment of loans and borrowings		-	-
Shareholders' investments in the authorized capital		-	-
Net cash flow from other financial activities			
<i>Net cash flow from financial activities</i>		747,214	1,482,721
The effect of exchange rate fluctuations on cash equivalents		(120,603)	9,516
Net increase/(decrease) in cash equivalents		1,492,181	(384,423)
Impact of changes in expected debt losses on cash equivalents		(1,415)	-
Cash equivalents at the beginning of the period		1,608,503	2,015,248
Cash equivalents at the end of the period		3,099,269	1,630,825

Executive director of the credit organization

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