

INTERIM STATEMENT
About financial position
31-Mar-22

(thousand dram)	3/31/2022 (Not verified)	12/31/2021 (Not verified)
ASSETS		
Cash equivalents	1,406,373	2,412,547
Investment securities		
_Maintained by the organization	4,858,372	5,116,897
_Pledged in exchange for sale or repurchase agreements	-	-
Customer loans	57,480,099	51,811,758
Main assets and intangible assets	1,768,441	1,677,603
Other assets	335,787	495,744
<u>Total assets</u>	<u>65,849,072</u>	<u>61,514,548</u>
<i>Liabilities and Equity</i>		
Responsibilities		
Liabilities to financial institutions	11,671,602	8,776,979
Amounts to be paid on repurchase agreements	-	-
Other loans	25,696,137	26,156,699
Issued securities	411,730	413,487
Lease obligations	1,306,446	1,303,429
Current tax liabilities	39,622	-
Deferred tax liabilities	2,859,180	2,621,196
Other liabilities	685,317	535,045
<u>Total liabilities</u>	<u>42,670,032</u>	<u>39,806,835</u>
Equity		
Share capital	7,000,000	7,000,000
Main reserve	515,755	515,755
Investment securities revaluation reserve	(585,041)	(351,535)
Retained earnings	16,248,326	14,543,493
<u>Only equity</u>	<u>23,179,040</u>	<u>21,707,713</u>
<u>Total liabilities and equity</u>	<u>65,849,072</u>	<u>61,514,548</u>

Executive director of the credit organization

D. Azatyan

Chief Accountant

L. Movsisyan

The reports was ratified on 15/04/2022թ.

Fast Credit Capital UCO CJSC, 32/6 G. Hovsepyan str., Yerevan
 INTERIM STATEMENT
 About financial results
 March 32, 2022

(thousand dram)	01/01/2022-31/03/2022	01/01/2021-31/03/2021
	(Not verified)	(Not verified)
Interest and similar income	3,140,385	3,295,239
Interest and similar expenses	(724,718)	(730,286)
Net interest and similar income	2,415,667	2,564,953
Income in the form of commission and other payments	3,360	1,729
Commission and expenses in the form of other payments	(5,482)	(2,712)
Received net commission and other payments	(2,121)	(983)
Net benefit from exchange rate differences	(71,686)	109,550
Other operating income	8,609	7,903
Losses from depreciation	771,978	(1,861,313)
Staff costs	(793,592)	(589,420)
Other general administrative expenses	(195,632)	(173,227)
Profit / (loss) before tax	2,133,222	57,464
Income tax expense (reimbursement)	(428,389)	(10,468)
Net profit for the period	1,704,833	46,996
Other comprehensive financial results		
Valuation of investment securities	(233,506)	(41,386)
Other comprehensive financial results excluding taxes	(233,506)	(41,386)
Comprehensive financial result	1,471,327	5,610

Executive director of the credit organization

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INTERIM STATEMENT
About changes in equity
31-Mar-22

(thousand dram)

	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, 2021 (Verified)	7,000,000	378,755	(80,617)	7,389,516	14,687,654
Net profit for the period	-	-	-	46,996	46,996
Dividends	-	-	-	-	-
Investments in statutory capital	-	-	-	-	-
Allocation to the main reserve	-	-	-	-	-
Other comprehensive income	-	-	(41,386)	-	(41,386)
Balance as of March 31, 2021 (Unverified)	7,000,000	378,755	(122,003)	7,436,512	14,693,264
	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, 2022 (Unverified)	7,000,000	515,755	(351,535)	14,543,493	21,707,713
Net profit for the period	-	-	-	1,704,833	1,704,833
Dividends	-	-	-	-	-
Investments in statutory capital	-	-	-	-	-
Allocation to the main reserve	-	-	-	-	-
Other comprehensive income	-	-	(233,506)	-	(233,506)
Balance as of March 31, 2022 (Unverified)	7,000,000	515,755	(585,041)	16,248,326	23,179,040

Executive director of the credit organization

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INTERIM STATEMENT

Cash flow

31-Mar-22

<i>(thousand dram)</i>	Ann.	01/01/2022- 31/03/2022 (Not verified)	01/01/2021- 31/03/2021 (Not verified)
Cash flow from operating activities			
<i>Net cash flows before the change in operating assets and liabilities</i>		1,081,255	1,053,687
Interest received		3,088,646	2,401,879
Interest paid		(1,283,520)	(1,484,477)
Commission fees paid		(5,332)	(2,711)
Benefit from foreign exchange trading operations / (loss)		226,840	87,857
Received commission money		-	625,121
Salary paid - other equivalent payments		(528,280)	(499,011)
Other operating income, other expenses paid		(417,099)	(74,970)
<i>Cash flows from changes in operating assets and liabilities</i>		(5,256,711)	(3,406,627)
Decrease in allocated funds / (increase)		(5,256,711)	(3,406,627)
Increase / decrease of attracted loans			
Net cash flow from operating activities to the payment of income tax		(4,175,456)	(2,352,940)
Income tax paid		-	-
<i>Net cash flow from operating activities</i>		(4,175,456)	(2,352,940)
Cash flow from investment activities			
Decrease (increase) in investments held until maturity		-	-
Acquisition of main and intangible assets		(121,195)	(22,513)
Alienation of main and intangible assets		-	-
Net cash flow from other investment activities		-	-
<i>Net cash flow from investment activities</i>		(121,195)	(22,513)
Cash flow from financial activities			
Paid dividends			
Increase in loans and borrowings		3,253,002	2,667,481
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>		3,253,002	2,667,481
The effect of exchange rate fluctuations on cash equivalents		37,487	6,769
Net increase in cash equivalents / (decrease)		(1,006,163)	298,797
Impact of changes in expected debt losses on cash equivalents		(11)	-
Cash equivalents at the beginning of the period		2,412,547	1,609,509
Cash equivalents at the end of the period		1,406,373	1,908,306

Executive director of the credit organization

D. Azatyan

Chief Accountant

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