

INTERIM STATEMENT

About financial position

30-Jun-22

(thousand dram)	6/30/2022 (Not verified)	12/31/2021 (Not verified)
ASSETS		
Cash equivalents	4,278,559	2,412,544
Investment securities		
_Maintained by the organization	4,156,569	5,116,897
_Pledged in exchange for sale or repurchase agreements	516,626	-
Customer loans	57,789,020	52,318,930
Main assets and intangible assets	1,992,671	1,718,715
Other assets	863,617	520,455
<u>Total assets</u>	<u>69,597,064</u>	<u>62,087,541</u>
<i>Liabilities and Equity</i>		
Responsibilities		
Liabilities to financial institutions	14,421,667	8,776,965
Amounts to be paid on repurchase agreements	490,368	-
Other borrowings	23,838,323	26,156,702
Issued securities	350,584	413,487
Lease obligations	1,441,592	1,344,542
Current tax liabilities	250,352	-
Deferred tax liabilities	2,848,586	2,678,897
Other liabilities	723,871	538,205
<u>Total liabilities</u>	<u>44,365,343</u>	<u>39,908,798</u>
Equity		
Share capital	7,000,000	7,000,000
Main reserve	515,755	515,755
Investment securities revaluation reserve	(683,392)	(351,536)
Retained earnings	18,399,356	15,014,524
<u>Only equity</u>	<u>25,231,720</u>	<u>22,178,743</u>
<u>Total liabilities and equity</u>	<u>69,597,064</u>	<u>62,087,541</u>

Executive director of the credit organization

D. Azatyan

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Chief Accountant

A. Avetyan

Fast Credit Capital UCO CJSC, 32/6 G. Hovsepyan str., Yerevan
 INTERIM STATEMENT
 About financial results
 30-Jun-22

(thousand dram)	01/04/2022- 30/06/2022	01/01/2022- 30/06/2022	01/04/2021- 30/06/2021	01/01/2021- 30/06/2021
	(Not verified)	(Not verified)	(Not verified)	(Not verified)
Interest and similar income	4,108,888	7,249,273	3,384,488	6,679,727
Interest and similar expenses	(869,845)	(1,594,563)	(701,534)	(1,431,820)
Net interest and similar income	3,239,042	5,654,710	2,682,954	5,247,908
Income in the form of commission and other payments	8,951	12,311	262	1,990
Commission and expenses in the form of other payments	(8,417)	(13,898)	(1,491)	(4,203)
Received net commission and other payments	535	(1,587)	(1,230)	(2,212)
Net benefit from exchange rate differences	1,601,669	1,529,983	436,809	546,359
Other operational income	11,740	20,349	16,257	24,161
Losses from depreciation	(1,920,224)	(1,148,245)	(821,861)	(2,683,173)
Staff costs	(935,193)	(1,728,785)	(573,879)	(1,163,299)
Other general administrative expenses	(282,926)	(478,559)	(192,295)	(365,523)
Profit / (loss) before tax	1,714,644	3,847,866	1,546,756	1,604,220
Income tax expense (reimbursement)	(34,645)	(463,033)	(245,665)	(256,133)
Net profit for the period	1,679,999	3,384,832	1,301,091	1,348,087
Other comprehensive financial results				
Valuation of investment securities	(98,349)	(331,856)	(60,301)	(111,993)
Other comprehensive financial results excluding taxes	(98,349)	(331,856)	(60,301)	(111,993)
Comprehensive financial result	1,581,650	3,052,977	1,240,790	1,236,094

Executive director of the credit organization

D. Azatyan

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Chief Accountant

A. Avetyan

The reports was ratified on 29/07/2022

INTERIM REPORT
About changes in equity
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(thousand dram)

	Share capital	Main reserve	Deposit of investment securities	Retained earnings	Total
Comparable interim period of the previous financial year (year-to-date ascending)					
The balance as of January 01, 2021 (Verified)	7,000,000	378,755	(80,617)	7,389,516	14,687,654
Net profit for the period				1,348,087	1,348,087
Dividends					-
Investments in authorized capital					-
Allocation to main reserve					-
Other comprehensive income			(111,993)		(111,993)
Balance as of June 30, 2021 (Unverified)	7,000,000	378,755	(192,610)	8,737,603	15,923,748
	Share capital	Main reserve	Deposit of investment securities	Retained earnings	Total
Comparable interim period of the current year (ascending from the beginning of the year)					
The balance as of January 1, 2022 (Verified)	7,000,000	515,755	(351,536)	15,014,524	22,178,743
Net profit for the period				3,384,832	3,384,832
Dividends					-
Investments in authorized capital					-
Allocation to main reserve		-		-	-
Other comprehensive income			(331,856)		(331,856)
Balance as of 30 June 2022 (Unverified)	7,000,000	515,755	(683,392)	18,399,356	25,231,720

Executive director of the credit organization

D. Azatyan

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Chief Accountant

A. Avetyan

INTERIM STATEMENT

Cash flow
30-Jun-22

(thousand dram)

Ann.

01/01/2022-
30/06/2022
(Not verified)

01/01/2021-
30/06/2021
(Not verified)

Cash flow from operational activities

Net cash flows before the change in operating assets and liabilities

Interest received	5,186,890	5,058,923
Interest paid	(2,241,274)	(1,014,820)
Commission fees paid	(13,201)	(4,203)
Benefit from foreign exchange trading operations / (loss)	674,636	194,188
Received commission money	1,110,303	1,567,134
Salary paid - other equivalent payments	(1,181,545)	(1,054,875)
Other operational income, other expenses paidսյլ ծախսեր	(911,043)	(583,967)
<i>Cash flows from changes in operating assets and liabilities</i>	(6,804,747)	(3,383,295)
Decrease in allocated funds / (increase)	(6,804,747)	(3,383,295)
Net cash flow from operating activities to the payment of income tax	(4,179,980)	779,087

Income tax paid

Net cash flow from operating activities

Cash flow from investment activities

Decrease (increase) in investments held until maturity	-	-
Acquisition of main and intangible assets	(723,889)	(54,100)
Alienation of main and intangible assets	2,798	-
Net cash flow from other investment activities	-	-
<i>Net cash flow from investment activities</i>	(721,091)	(54,100)

Cash flow from financial activities

Paid dividends		
Increase in loans and borrowings	6,621,043	1,146,084
Shareholders' contributions to the authorized capital	-	-
Net cash flow from other financial activities	489,896	-
<i>Net cash flow from financial activities</i>	7,110,939	1,146,084
The effect of exchange rate fluctuations on cash and its equivalents	(342,973)	(75,082)
Net increase in cash and its equivalents / (decrease)	1,866,895	1,633,120
Impact of changes in expected debt losses on cash or its equivalents	(880)	(627)
Cash equivalents at the beginning of the period	2,412,544	1,608,503
Cash equivalents at the end of the period	4,278,559	3,240,996

Executive director of the credit organization

D. Azatyan

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Chief Accountant

A. Avetyan