

1/3 Buzand str., buildings 1 and 2, 0010, Yerevan, Armenia, Tel. (+374) 11 29 00 00 $\,$

Interim Financial Statements Statement of comprehensive income September 30, 2022

(in thousand Armenian drams)

	(III thousand infiniting drams)			
Item	01.01.2022 -	01.01.2021 -		
	30.09.2022	30.09.2021		
Interest and similar income	181 305	159 744		
Interests and similar expenses	(26 439)	(13 087)		
Net interest income	154 866	146 657		
Fee and commission income	38 896	37 280		
Fee and commission expense	(2 009)	(971)		
Net (losses)/gains from foreign currency operations	(77 780)	(5 966)		
Other operating income	7 884	21 712		
Operating income	(33 009)	52 055		
Reserves from loans and advances	(59 617)	(76 202)		
Total administrative expenses	(84 699)	(87 538)		
Other operating expenses	(7 272)	(3 880)		
Profit before income tax	(29 731)	31 092		
Income tax expense	-	_		
Total comprehensive income for the period	(29 731)	31 092		

Validation date 14.10.2022

Acting executive Director

Chief Accountant

Nona Hovhannisyan

ПРБИРЛЕИ ЧРБОРS... ПРЕМИУМ КРЕЛИТ!!

"PREMIUM CREDIT"

Anahit Mnatsakanyan

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Interim Financial Statements Statement of financial position September 30, 2022

(in thousand Armenian drams)

(in thousand Arme			
Item	30.09.2022	31.12.2021	
Assets			
Cash and cash equivalents	50 560	69 270	
Loans and advances to customers	1 157 304	906 036	
Fixed and intangible assets	108 063	113 482	
Financial assets measured at fair value through other			
comprehensive income	274 096	278 209	
Confiscated property	75 258	75 258	
Other assets	27 136	30 848	
Total assets	1 692 417	1 473 103	
Liabilities			
Amounts to be paid on repurchase agreements with banks	174 126	63 990	
Borrowed funds from customers	149 360	3 004	
Lease obligations	120 778	119 678	
Amounts due to the Government of Armenia	6 722	2 485	
Other liabilities	4 012	5 393	
Total liabilities	454 998	194 550	
Equity			
Share capital	1 100 000	1 100 000	
General reserve	8 490	8 490	
Revaluation reserve	(17 415)	(6 012)	
Retained earnings	146 344	176 075	
Total equity	1 237 419	1 278 553	
Total liabilities and equity	1 692 417	1 473 103	

Validation date 14.10.2022

Acting executive Director

Nona Hovhannisyan

Chief Accountant

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Interim Financial Statements Statement of changes in equity September 30, 2022

(in thousand Armenian drams)

(in thousand Armenian dra						
Item	Share capital	General reserve	Revaluation reserve for financial assets	Retained earnings/loss	Total	
	evious reporting	period				
Balance as of January 1, 2021	1 100 000	5 989	(590)	131 823	1 237 222	
Investments in share capital and other increase in share capital	-	-	-		-	
Comprehensive income	_	_	_	31 092	31 092	
Allocation to the reserve	-	2 502	(2 201)	(2 502)	(2 201)	
Dividends to shareholders	_		(==01)	(2 302)	(2 201)	
Balance as of September 30, 2021	1 100 000	8 491	(2 791)	160 413	1 266 113	
Current reporting period						
Balance as of January 1, 2022	1 100 000	8 490	(7 989)	176 075	1 276 576	
Investments in share capital and other increase in share capital	_	-	_	wa.		
Comprehensive income	_	_	_	(29 731)	(29 731)	
Allocation to the reserve			(9 426)	(25 /51)	(9 426)	
Dividends to shareholders	_		(7 420)		(9 420)	
Balance as of September 30, 2022	1 100 000	8 490	(17 415)	146 344	1 237 419	

Validation date 14.10.2022

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Nona Hovhannisyan

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Interim Financial Statements Statement of cash flows September 30, 2022

(in thousand Armenian drams)

(III thousand Armenian dram				
Item	01.01.2022 -	01.01.2021 -		
	30.09.2022			
Net cash flows from operating activities	24 143	222 575		
Net cash flows before changes in operating assets and liabilities	106 572	71 336		
Interest received	145 312	102 154		
Interests paid	(17 402)	(6 136)		
Fees and commissions received	20 992	` '		
Paid salaries and other similar payments	(33 725)	(32 777)		
Taxes paid	(8 605)			
Net cash flows from changes in operating assets and liabilities	(82 429)	151 239		
Decrease/(increase) in loans disbursed to customers	(243 186)	130 463		
Increase/(decrease) in loans attracted	255 810			
Net cash flows from other operating activities	(95 053)	(72 159)		
Net cash flows from investing activities	(234 243)			
Financial assets measured at fair value through other	(4 184)	(234 243)		
comprehensive income		(-01-10)		
Net cash flows from financing activities				
Dividends paid	-	_		
Shareholders' investment in share capital/statutory fund	_			
Effect of exchange rates changes on cash and cash equivalents	(38 669)	(365)		
Net increase/(decrease) in cash and cash equivalents	(18 710)	(12 033)		
Cash and cash equivalents, beginning	69 270	28 031		
Cash and cash equivalents, ending	50 560	15 998		
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