



30-Jun-22

Interim financial reports

INTERIM REPORT of "ID BANK" CJSC
Financial results 30/06/22

in 000'AMD

Captions	01/04/2022 - 30/06/2022	01/01/2022 - 30/06/2022	01/04/2021 - 30/06/2021	01/01/2021 - 30/06/2021
Interest income	4,663,994	9,085,644	3,940,549	7,594,033
Interest expences	(1,763,391)	(3,614,559)	(1,586,164)	(3,050,042)
Net interest income	2,900,603	5,471,085	2,354,385	4,543,991
Commission income	1,381,598	2,457,102	732,550	1,334,620
Commission expenses	(750,818)	(1,281,092)	(286,751)	(523,997)
Net commissions	630,780	1,176,010	445,799	810,623
Other income	5,587,784	6,728,706	206,801	571,805
Administrative expences	(2,101,015)	(4,001,008)	(1,753,970)	(3,370,931)
Other operational expences	(537,532)	(1,122,791)	(769,290)	(1,348,169)
Operational income	6,480,620	8,252,002	483,725	1,207,319
Expenses related to loan loss provisioning	(586,730)	(509,280)	(114,330)	(299,592)
Profit/loss before taxation	5,893,890	7,742,722	369,395	907,727
Profit tax	(1,105,385)	(1,503,786)	(133,084)	(203,606)
Profit/loss after taxation	4,788,505	6,238,936	236,311	704,121
Other comprehensive financial result	(35,229)	(462,459)	(79,181)	(76,755)
Total Comprehensive financial result	4,753,276	5,776,477	157,130	627,366

Chairman of the Board

M. Abrahamyan

Chief Accountant

A. Khachatryan

INTERIM REPORT of "ID BANK" CJSC

Financial position 30/06/22

in 000'AMD

Captions	30/06/22	For the year ended 31/12/21 (checked)
Assets		
Cash	6,623,787	6,149,146
Balances due from CBA	25,034,399	16,227,518
Balances due from other banks	16,259,954	3,036,878
Financial instrument measured at fair value through profit or loss	296,116	403,975
Reverse repurchase agreements receivable	6,541,918	6,076,072
Loans and borrowings disbursed to customers at amortization cost	128,745,777	122,829,505
Financial assets measured at fair value through other comprehensive income	7,277,279	8,427,360
Other financial assets measured at amortized cost	22,160,027	18,746,983
Fixed and intangible assets	8,570,039	8,624,562
Confiscated assets	3,360,573	3,130,926
Other assets	3,627,438	2,881,457
Total assets	228,497,307	196,534,382
Liabilities		
Liabilities to banks	11,079,817	22,975,295
Liabilities to customers	140,449,069	106,285,930
Other borrowings	7,274,889	4,122,092
Derivative financial liabilities	0	8,469
Securities issued by the Bank	13,857,307	13,337,577
Deferred tax liabilities	580,787	824,475
Other liabilities	3,797,795	3,299,378
Total liabilities	177,039,664	150,853,216
Equity		
Share capital	33,971,850	33,971,850
Share premium	5,014,099	5,014,099
Reserves	5,931	468,390
Retained earnings	12,465,763	6,226,827
Total equity	51,457,643	45,681,166
Total liabilities and equity	228,497,307	196,534,382

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INTERIM REPORT OF "ID BANK" CJSC
on changes in private equity (Form No. 8)
Jun 30, 2022

"ID BANK" CJSC Yerevan, RA, 13 Vardanants Str.
(Name of Bank and location)

(in thousand AMD)

Name of items of private equity	Statutory capital		Share premium profit	Main reserve	Gains from revaluation of non-current assets	Revaluation of financial assets measured at fair value through other comprehensive income	Retained profit/loss	Total capital
	Statutory capital							
Comparable interim period of the previous financial year (cumulative from the beginning of the year) (I table)								
<i>1. Balance at the beginning of the previous financial year as of 01 January 2021 (checked)</i>	33,971,850	5,014,099	107,760	105,601	385,096	4,684,805	44,269,211	
Profit/loss for the year						704,121	704,121	
4. Other comprehensive financial result	-			-	(76,755)	-	(76,755)	
4.1 Net Profit (Loss) transmitted financial results					(11,628)		(11,628)	
4.2 unearned net profit (loss) from changes in fair value					(80,013)		(80,013)	
4.3 Other comprehensive income of profit tax component					14,886		14,886	
<i>8. Balance at the end of the interim reporting period as of 30 Jun 2021 (unchecked)</i>	33,971,850	5,014,099	107,760	105,601	308,341	5,388,926	44,896,577	
Interim period of the current year (cumulative from the beginning of the year) (II table)								
<i>9. Balance at the beginning of the financial year as of 01 January 2022 (checked)</i>	33,971,850	5,014,099	107,760	105,601	255,029	6,226,827	45,681,166	
Profit/loss for the year						6,238,936	6,238,936	
11. Other comprehensive financial result				-	(462,459)	-	(462,459)	
11.1 Net Profit (Loss) transmitted financial results				-	58,006	-	58,006	
11.2 unearned net profit (loss) from changes in fair value				-	(635,294)	-	(635,294)	
11.3 Other comprehensive income of profit tax component				-	114,829	-	114,829	
<i>13. Balance at the end of the interim reporting period as of 30 Jun 2022 (unchecked)</i>	33,971,850	5,014,099	107,760	105,601	(207,430)	12,465,763	51,457,643	

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Cash flow statement of "ID BANK" CJSC

30/06/22

in 000'AMD

Captions	Previous period	Reporting period
	01.01.21 - 30.06.21	01.01.22 - 30.06.22
1. Cash flow from operating activities		
Net cash flows until changes made to operational assets and liabilities	3,910,418	11,387,645
Received interests	7,827,608	9,521,534
Paid interests	(2,255,804)	(3,285,918)
Received commissions	23/01/54	2,457,102
Paid commissions	(523,997)	(1,281,092)
Profit/(loss) from transactions of buying and selling foreign currency	203,480	6,905,576
Return of assets previously written-off	888,414	1,522,585
Paid salary and other payments equivalent to it	(2,007,571)	(2,680,967)
Other income received from operational activities and other expenses paid	(1,556,332)	(1,771,175)
Cash flows from changes made to operating assets and liabilities	(3,513,396)	6,050,562
(Decrease)/increase of operating assets	(11,805,877)	(25,753,868)
including:	(11,555,644)	(16,647,265)
(increase)/ decrease of loans		
Decrease (increase) in securities measured at fair value through other comprehensive income	-	(1,340,003)
Increase(decrease) of other operating assets	(250,233)	(7,766,600)
Increase(decrease) of operating liabilities	8,292,481	31,804,430
including:	12,071,892	45,949,665
Increase(decrease) of liabilities to customers		
Decrease (increase) in other operating liabilities	(3,779,411)	(14,145,235)
Net cash flows from operational activities before payment of profit tax	397,022	17,438,207
profit tax paid	(975,000)	(569,844)
Net cash flow from operational activities	(577,978)	16,868,363
2. Cash flow from investment activities	x	x
Decrease (increase) of investments in other financial assets	2,195,201	(2,880,444)
Decrease (increase) of investments in statutory capital of other individuals	(1,562,463)	-
Decrease (increase) of capital investments of fixed assets and non-fixed assets	(4,465)	(8,645)
Purchase of fixed assets and intangible assets	(667,599)	(577,165)
Net cash flow from investment activities	(39,326)	(3,466,254)
3. Cash flow from financial activities	x	x
Increase(decrease) of borrowings received from CB RA	(3,551,963)	1,803,190
Increase (decrease) in securities issued by the bank	-	2,677,735
Net cash flow from financial activities	(3,551,963)	4,480,925
The impact of changes to foreign exchange rate on cash and cash equivalents	(471,243)	(3,555,838)
Net growth/(decrease) of cash flow and its equivalent	(4,640,510)	14,327,196
Cash and cash equivalents at the beginning of the period	20,123,865	22,987,734
Cash and cash equivalents at the end of the period	15,483,355	37,314,930

Chairman of the Board

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Chief Accountant

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Appendix 2

The disclosure of information by payment and settlement organizations implementing monetary transfers of banks, credit organizations, insurance companies, insurance brokers, investment companies and Central depository

**REPORT TO BE PUBLISHED BY "ID BANK" CSJC
Regarding main economic normatives**

"ID BANK" CJSC Yerevan, RA, 13 Vardanants Str.

(Name of Bank and location)

Date 01/04/22 to 30/06/22

(in thousand AMD)

Normatives	Actual size of normative calculated for the Bank	Permissible size of normative determined by CBA	No. of violations during the reporting quarter
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
The minimum amount of statutory fund of the Bank	33,971,850	50,000	No violation
Minimum amount of total (private) equity	41,930,399	30,000,000	No violation
N ₁ ¹ Minimum ratio between total capital and risk-weighted assets	24.92%	9.0%	No violation
N ₁ ² Minimum ratio between total capital and risk-weighted assets	24.88%	12.0%	No violation
N ₂ ¹ Minimum ratio between the Bank's amount of total assets expressed in all currencies and highly liquid assets expressed in all currencies	32.69%	15.0%	No violation
N ₂ ² Minimum ratio between the Bank's highly liquid assets expressed in all currencies and demand liabilities expressed in all currencies.	86.00%	60.0%	No violation
U ₂₃ Minimum ratio between the Bank's high liquid assets and net cash outflows in all currencies	299.75%	100.0%	No violation
U ₂₃ (FX) Minimum ratio between the Bank's high liquid assets and net cash outflows (for the significant currencies' group included in the first group)	537.66%	100.0%	No violation
U ₂₄ Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (in all currencies)	139.50%	100.0%	No violation
U ₂₄ (FX) Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (for the significant currencies' group included in the first group)	210.94%	100.0%	No violation
N ₂ ¹¹ Minimum ratio between the Bank's highly liquid assets expressed with first group of foreign currencies and amount of total assets expressed with first group of foreign currencies.	40.84%	4.0%	No violation
N ₂ ²¹ Minimum ratio between demand liabilities expressed with first group of foreign currencies and highly liquid assets expressed with first group of foreign currencies.	86.06%	10.0%	No violation
N ₃ ¹ Maximum amount of risk of one borrower	15.26%	20.0%	No violation
N ₃ ² Maximum amount of risk of major borrowers	61.49%	500.0%	No violation
N ₄ ¹ The maximum amount of risk of one individual related to the Bank	0.53%	5.0%	No violation
N ₄ ² Maximum amount of risk of all individuals related to the Bank	5.31%	20.0%	No violation
N ₅ ¹ The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral value	2.89%	10.0%	No violation
N ₅ ² The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral value	4.52%	5.0%	No violation
Minimum amount of statutory reserve allocated at CBA	X	for AMD 4%, for FX 18% of which 10% in FX 8% in AMD	No violation
The maximum amount of foreign currency position	2.77%	10%	No violation
Maximum amount according to separate foreign exchange position			
USD	2.6%		
EUR	0.0%	7%	No violation
RUB	0.0%		
Other	X		

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