

30-Jun-2024

Interim financial reports

	Notes	01/04/2024 - 30/06/2024	01/01/2024 - 30/06/2024	01/04/2023 - 30/06/2023	01/01/2023 - 30/06/2023
	Notes	հազ. դրամ	AMD'000	հազ. դրամ	AMD'000
Interest income calculated using the effective interest method	6	7,530,762	14,753,818	6,286,355	12,107,067
Interest expense	6	(2,280,360)	(4,486,061)	(1,657,719)	(3,297,846)
Net interest income		5,250,402	10,267,757	4,628,636	8,809,221
Fee and commission income	7	3,159,630	5,898,557	2,467,817	4,701,405
Fee and commission expense	7	(2,478,601)	(4,486,122)	(1,706,378)	(3,181,156)
Net fee and commission income/(expense)		681,029	1,412,435	761,439	1,520,249
Net foreign exchange gain	8	3,093,763	4,637,827	1,334,017	2,864,017
Net gain on financial instruments at fair value through profit or loss	9	(300,711)	31,345	512,416	969,475
Net realised (loss)/gain on investment securities		11,824	17,377	(102,032)	(98,793)
Share of profits of associates accounted for using the equity method	16	300,000	599,474	-	-
Net other operating income	10	(24,993)	(26,080)	(38,112)	5,903
Operating income	-	9,011,314	16,940,135	7,096,364	14,070,072
Net impairment losses on financial instruments	11	(285,906)	(483,233)	115,926	(65,691)
Personnel expenses		(1,785,007)	(3,492,399)	(1,081,793)	(2,492,282)
Other general administrative expenses	12	(1,562,749)	(2,957,848)	(1,145,295)	(2,166,386)
Profit before taxation with profit tax	•	5,377,652	10,006,655	4,985,202	9,345,713
Income tax expense	13	(1,021,516)	(1,826,801)	(939,395)	(1,781,577)
Profit for the year		4,356,136	8,179,854	4,045,807	7,564,136
Other comprehensive (loss)/income excluding income tax	•				
Items that are or may be reclassified subsequently to profit or loss:					
Movement in fair value reserve for investment securities:					
- Net change in fair value	13	(1,380)	145,842	(45,124)	85,348
- Net amount reclassified to profit or loss	13	(1,269)	(1,693)	273,387	273,668
Total items that are or may be reclassified subsequently to profit or loss		(2,649)	144,149	228,263	359,016
Other comprehensive loss for the year, excluding income tax	• •	(2,649)	144,149	228,263	359,016
Total comprehensive income for the year	•	4,353,487	8,324,003	4,274,070	7,923,152
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M. Abrahamyan Chairman of the Board A. Khachatryan Chief Accountant

ID Bank CJSC

Yerevan, RA, 13 Vardanants Str.

Interim Statement of Financial Position

30-Jun-2024

	Notes	30/06/24 AMD'000	31/12/23 AMD'000
ASSETS	-	711112 000	TIME 000
Cash and cash equivalents	14	48,028,255	36,606,515
Amounts receivable under reverse repurchase agreements	18	9,257,381	8,606,787
Loans and advances to banks and other financial institutions	17	39,652,555	63,515,077
Financial instruments measured at fair value through profit or loss		325,090	449,838
Investment securities measured at fair value through other comprehensive income	15	12,327,975	10,812,707
Investment securities measured at amortised cost	15		
- Held by the Bank		42,256,720	54,361,958
- Pledged under sale and repurchase agreements		11,709,753	6,646,146
Loans to customers	19	175,615,072	158,884,500
Repossessed assets	19	2,593,173	2,709,765
Investments in associates	16	8,174,719	7,575,245
Property, equipment and intangible assets	20	9,921,407	9,687,175
Right of use asset	21	3,383,925	3,188,475
Other assets	22	3,373,609	3,630,008
Total assets	_	366,619,634	366,674,196
LIABILITIES	-		
Amounts payable under repurchase agreements	24	14,012,561	8,010,540
Deposits and balances from banks and other financial institutions	23	51,265,443	57,310,415
Financial instruments measured at fair value through profit or loss		90,740	11,255
Current accounts and deposits from customers	26	203,118,807	209,920,125
Deferred tax liability		967,330	2,258,501
Debt securities issued	25	15,062,185	15,506,851
Current tax liabilities	13	623,850	442,859
Lease liability	21	3,664,011	3,415,391
Other liabilities	27	6,305,912	6,313,467
Total liabilities	-	295,110,839	303,189,404
EQUITY	-		
Share capital	28	33,971,850	33,971,850
Emission income		5,014,099	5,014,099
Fair value reserve for investment securities		263,641	119,492
Retained earnings		32,259,205	24,379,351
Total equity		71,508,795	63,484,792
Total liabilities and equity	-	366,619,634	366,674,196
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AMD'000	Share capital	Emission income	Revaluation surplus for buildings	Fair value reserve for investment securities	Retained earnings	Total equity
Balance as at 1 January 2023 (checked)	33,971,850	5,014,099	96,918	(270,523)	19,859,725	58,672,069
Total comprehensive income						
Profit for the year	-	-	-	-	7,564,136	7,564,136
Other comprehensive financial result						
Items that are or may be reclassified subsequently to profit or loss:						
- Net change in fair value of investment securities, excluding deferred tax	-	-	-	85,348	-	85,348
- Net change in fair value of investment securities transferred to profit or loss, excluding deferred tax				273,668	<u> </u>	273,668
Total items that are or may be reclassified subsequently to profit or loss	-	-	-	359,016	-	359,016
Total other comprehensive financial result		-		359,016		359,016
Total comprehensive financial result for the year		-		359,016	<u> </u>	359,016
Balance as at 30 June 2023 (unchecked)	33,971,850	5,014,099	96,918	88,493	27,423,861	66,595,221
AMD'000	Share capital	Emission income	Revaluation surplus for buildings	Fair value reserve for investment securities	Retained earnings	Total equity
Balance as at 1 January 2024 (checked)	33,971,850	5,014,099	-	119,492	24,379,351	63,484,792
Total comprehensive income						
Profit for the year	-	-	-	-	8,179,854	8,179,854
Dividends paid	-	-	-	-	(300,000)	(300,000)
Other comprehensive financial result						
Items that are or may be reclassified subsequently to profit or loss:						
- Net change in fair value of investment securities, excluding deferred tax	-	-	-	145,842	-	145,842
- Net change in fair value of investment securities transferred to profit or loss, excluding deferred tax		-		(1,693)		(1,693)
Total items that are or may be reclassified subsequently to profit or loss	-	-	-	144,149	-	144,149
Other comprehensive financial result		-		144,149		144,149
Total comprehensive financial result for the year	<u>-</u>			144,149	<u>-</u> _	144,149
Balance as at 30 June 2024 (unchecked)	33,971,850	5,014,099		263,641	32,259,205	71,508,795

Cash flows from operating activities AMD 000 Enterest payments 14,283,175 11,194,591,6 Commissions and other fees received 3,974,007 2,133,520 Commissions and other fees paid 4,486,122 3,181,156 Net payments from financial instruments at fuir value through profit or loss 107,554 181,364 Net receipts from foreign exchange 4,780,240 3,799,277 Please flower payments from financial instruments at fuir value through profit or loss 10,554 70,000 Please flower payments from financial instrument measured at fair value through profit or loss 10,551 70,000 Recommal and other general administrative expenses payments (68,830) 5,361,50 Romants reconsible due due reverse repurchase agreements (68,830) 5,361,50 Loans and advances to banks and other financial institutions 12,912,21 17,502,007 Loans to customers (1,844,30) (2,402,00) Other assets 12,11,16 1,753,007 Other assets 1,12,11 1,753,007 Clore asset paid 5,127,152 4,672,11 Appliance from brain and other financial institutions		Notes	30/06/24 AMD'000	30/06/23
Interest received 14,283,175 cl19,450,60 Interest payments 3,934,000 cl2,335,200 Commissions and other fees received 5,886,557 401,405 Commissions and other fees paid (4,86,122) 3,181,156 Net payments from financial instruments at fair value through profit or loss 47,300,20 3,759,247 Other income receipts (434,002) 3,659,319 Feronacel and other general administrative expeases payments (6,012,47) 5,509,319 Commission and odvances in operating assets 103,50 709,988 Commission receipts 103,50 709,988 Amounts receivable under represent administrative expeases payments (68,39) 5,361,530 Commission and advances to banks and other financial institutions 10,241,235 6,079,488 Amounts receivable under reprechase agreements (68,39) 6,053,448 Loans and advances to banks and other financial institutions 5,127,152 4,624,114 Depoits and balances from banks and other financial institutions 5,127,152 4,624,114 Amounts payable under repurchase agreements 6,002,021 1,735 Curren	Cash flows from operating activities	-	ANID 000	ANID 000
Interest payments of the fees received			14,283,175	11,945,916
Commissions and other fees received 5,898,557 4,701,050 Commissions and other fees paid 4,486,122 3,181,156 Net payments from financial instruments at fair value through profit or loss 10,756,40 181,364 Net receipts from foreign exchange 4,730,200 3,759,247 Other income receipts (6,612,427) 3,759,247 Personneal and other general administrative expenses payments (6,612,427) 3,759,247 Chronical contraction of the general administrative expenses payments (6,612,427) 3,759,247 Chronical instrument measured at fair value through profit or loss 103,561 700,908 Amounts receivable under reverse repurchase agreements (88,398) 5,361,541 Leans and advances to banks and other financial institutions 12,91,375 (6,357,484) Leans and exhances to banks and other financial institutions (81,241,161) 2,402,402 Other assets 1,900,201 1,753 Clears and deposits from customes (5,127,152) 4,624,114 Amounts payable under repurchase agreements (5,002,211) 1,753 Current accounts and deposits from customes (1,734,002) 1,75				
Commissions and other fees paid (4,486,122) (3,181,156) Net payments from financial instruments at fair value through profit or loss 107,564 181,364 Net receipts from foreign exchange 47,002,40 6,651,325 Personal and other general administrative expense payments (6,612,427) 5,569,330 Cherricome receipts 103,561 700,008 Financial instrument measured at fair value through profit or loss 103,561 700,008 Financial instrument measured at fair value through profit or loss 108,838 5,361,400 Loans and advances to banks and other financial institutions 12,912,373 6,224,024,200 Closers or customers 12,912,373 6,242,024,200 Other assets 12,191,310 17,032,037 Terresse/(decrease) in operating liabilities 5,127,152 1,732,032 Terresse/(decrease) in operating activities 8,002,021 1,733 Current accounts and deposits from customers 1,159,933 5,004,021 Charrent accounts and deposits from customers 1,159,933 5,004,021 Charrent from operating activities before income tax paid 3,200,000 3,015,555	• •		, , , , ,	
Net payments from financial instruments at fair value through profit or loss 107.544 7.370,248 Net recipits from foreign exchange 4,740,240 3,759,247 Other income receipts (34,400) (64,532) Fersonnel and other general administrative expenses payments (6,12,227) (5,509,310) Uncrease/decrease in operating assets Financial instrument measured at fair value through profit or loss 103,561 709,908 Amounts receivable under reserves repurchase agreements (88,839) 5,361,540 Loans to customers (84,400) (22,402,402) Other asset in operating liabilities 12,191,313 (70,502,402) Uncrease/decrease) in operating liabilities Deposits and balances from banks and other financial institutions (5,127,152) (4,624,114) Amounts accounts and deposits from customers (1,509,633) 5,708,479 Other liabilities (1,744,600) 1,811,871 2,726,935 Other liabilities (1,744,600) 1,811,871 2,726,935 Net cals from operating activities before income tax paid (3,100,000) 1,818,830 Net loss from investing activi	Commissions and other fees paid			
Net receipts from foreign exchange 4,730,240 3,759,247 Other income receipts (434,602) (645,322) Personnel and other general administrative expenses payments (6,612,427) (5,509,319) Increase/Jdecrease in operating assets 103,61 709,008 Amounts receivable under reverse repurchase agreements (688,308) 5,361,540 Loans and advances to banks and other financial institutions (18,443,008) 62,402,402 Other assets (18,443,008) (22,402,402) The cress of decrease) in operating liabilities (5,127,152) (4,624,114) Peposits and balances from banks and other financial institutions (5,127,152) (4,624,114) Amounts payable under repurchase agreements (600,022) 1,733 Current accounts and deposits from customers (1,599,933) 5,708,479 Other liabilities (1,744,609) (3,847,009) Receipt the mosperating activities before income tax paid (3,130,000) (3,915,553) Receipt throm operating activities (3,130,000) (3,915,553) Requisition of investing activities (3,130,000) (3,915,553) Procec	•		107,564	181,364
Personnel and other general administrative expenses payments	• •		4,730,240	3,759,247
Prince P	Other income receipts		(434,602)	(645,352)
Financial instrument measured at fair value through profit or loss 103.61 709.08 Amounts receivable under reverse repurchase agreements (688.39) 3.50.1,540 Loans and advances to banks and other financial institutions (19.43,08) (22,402,402) Other assets (19.43,08) (22,402,402) The reservice of the poerating liabilities 3.10,103 (4,624,11) Deposits and balances from banks and other financial institutions (5,127,152) (4,624,11) Amounts payable under repurchase agreements (6,002,01) 1,73 Current accounts and deposits from customers (1,993)33 5,708,479 Other labilities (1,744,609) (1,841,327) Cherent accounts and deposits from customers (1,744,609) (1,841,327) Cherent from from from from perating activities before income tax paid (3,260,000) (3,915,553) Check from from from from securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Proceeds from sale and repayment of investment securities measured at FVOCI (1,662,513) (3,000) Cash flows used in investing	Personnel and other general administrative expenses payments		(6,612,427)	(5,509,319)
Amounts receivable under reverse repurchase agreements (688,398) 5,361,540 Loans and advances to banks and other financial institutions 12,912,375 (6,537,484) Loans to customers (18,443,088) (22,402,402) Other assets 12,191,316 17,052,087 Increase//decrease) in operating liabilities Deposits and balances from banks and other financial institutions (5,127,152) (4,624,114) Amounts payable under repurchase agreements 6,002,021 1,753 Current accounts and deposits from customers (1,599,933) 5,708,479 Other liabilities (1,794,609) (1,843,232) Net cash from operating activities before income tax paid 3,118,471 2,726,935 Income tax paid 3,260,000 3,915,555 Cash flows from functing activities 3,615,521 2,047,836 Cash flows from investing activities 2,615,521 2,047,186 Cash flows from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Proceeds from sale and repayment and intangible assets 3,618,656 19,020,114 Sale of property, equipment and intangible assets	(Increase)/decrease in operating assets			
Loans and advances to banks and other financial institutions 12,912,375 (6,637,484) Loans to customers (18,443,088) (22,402,492) Other assets 12,191,316 17,052,087 Increase/idecrease) in operating liabilities Deposits and balances from banks and other financial institutions (6,022,011) 1,775 Amounts payable under repurchase agreements 6,002,021 1,784 Current accounts and deposits from customers (1,599,933) 5,708,479 Other liabilities (1,744,609) (1,841,327) Net cash from operating activities before income tax paid (1,744,609) (1,841,327) Locan flows from/used in operating activities 9,858,471 (1,188,618) Cash flows from investing activities 3,256,000 (3,915,553) Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Proceeds from investing activities (350,708) (300,071) Sale of property, equipment and intangible assets 14,791 46,063 Proceeds from susuance of debt securities	Financial instrument measured at fair value through profit or loss		103,561	709,908
Loans to customers (18,443,088) (22,402,492) Other assets 12,191,316 17,052,087 Increase/(decrease) in operating liabilities 12,191,316 17,052,087 Deposits and balances from banks and other financial institutions (5,127,152) (4,624,114) Amounts payable under repurchase agreements 6,002,021 1,753 Current accounts and deposits from customers (1,799,933) 5,708,479 Other liabilities (1,744,609) (1,841,327) Net cash from operating activities before income tax paid 13,118,471 2,726,955 Income tax paid 3,288,471 10,188,103 Cash flows from jurce training activities 3,888,471 12,186,003 Cash flows from investing activities 4,188,003 2,2071,810 Acquisition of investment securities measured at FVOCI (1,787,352) 2,20,181,00 Acquisition of investment securities measured at FVOCI 126,574 283,839 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Proceeds from such and cityties 3,18,655 19,020,11 Each flows used in investing activiti	Amounts receivable under reverse repurchase agreements		(688,398)	5,361,540
Other assets 12,191,316 17,052,087 Increase/(decrease) in operating liabilities 5 12,271,252 (4,624,114) Amounts payable under repurchase agreements 6,002,021 1,753 Current accounts and deposits from ustomers (1,599,933) 5,708,479 Other liabilities (1,744,609) (1,843,227) Net cash from operating activities before income tax paid 13,118,471 2,726,935 Income tax paid 3,260,000 (3,915,553) Cash flows from investing activities 9,858,471 (1,188,618) Cash flows from investing activities 1,178,232 2,201,1810 Acquisition of investment securities measured at FVOCI (1,787,352) 2,201,1810 Acquisition of investment securities measured at FVOCI 12,6574 28,838 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 28,838 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 28,838 Proceeds from issuance of debt securities 3,518,666 19,020,114 Cash flows used in investing activities 5,781,60 1,086,00 <t< td=""><td>Loans and advances to banks and other financial institutions</td><td></td><td>12,912,375</td><td>(6,357,484)</td></t<>	Loans and advances to banks and other financial institutions		12,912,375	(6,357,484)
Increase/decrease) in operating liabilities Deposits and balances from banks and other financial institutions (5,127,152) (4,624,114) Amounts payable under repurchase agreements (6,002,021) 1,753 Current accounts and deposits from customers (1,599,933) 5,708,479 Other liabilities (1,744,609) (1,841,327) Net cash from operating activities before income tax paid (3,260,000) (3,915,553) Income tax paid (3,260,000) (3,915,553) Cash flows from/used in operating activities 9,858,471 (1,188,018) Cash flows from investing activities (1,787,352) (2,071,810) Acquisition of investment securities measured at FVOC1 (1,787,352) (2,071,810) Acquisition of investment securities measured at FVOC1 126,574 283,839 Proceeds from sale and repayment of investment securities measured at FVOC1 126,574 283,839 Purchases of property, equipment and intagible asets 35,018,65 19,020,114 Cash flows treed in investing activities 5,781,169 1,086,504 Cash flow strom financing activities 5,781,169 1,086,504 Repaym	Loans to customers		(18,443,088)	(22,402,492)
Deposits and balances from banks and other financial institutions (5,127,152) (4,624,114) Amounts payable under repurchase agreements 6,000,201 1,753 Current accounts and deposits from customers (1,599,933) 5,708,479 Other liabilities (1,744,609) 1,814,327 Net cash from operating activities before income tax paid 13,118,471 2,726,935 Income tax paid (3,260,000) 3,915,553 Cash flows from investing activities 8,888,471 (1,188,618) Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Proceeds from property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 5,781,169 1,086,504 Repayment of debt securities issued 6,033,836 888,808 Proceeds from borrowed funds 1,222,078 5,395	Other assets		12,191,316	17,052,087
Amounts payable under repurchase agreements 6,002,021 1,758 Current accounts and deposits from customers (1,599,933) 5,708,479 Other liabilities (1,744,609) (1,841,327) Net cash from operating activities before income tax paid 13,118,471 2,726,935 Income tax paid 3,260,000 3,915,535 Cash flows from/used in operating activities 3,858,471 0,188,618 Cash flows from investing activities 4,787,200 3,200,000 3,915,535 Acquisition of investment securities measured at FVOCI (1,787,352) 2,071,810 Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Proceeds from set and repayment of investment securities measured at FVOCI 126,574 283,839 Proceeds from sisuance of property, equipment and intangible assets 14,791 46,063 Cash flows from financing activities 5,781,169 1,086,504 Repayment of beth securities issued 6,033,836 (888,088) Proceeds from borrowed funds 1,260,015 <	Increase/(decrease) in operating liabilities			
Current accounts and deposits from customers (1,599,933) 5,708,479 Other liabilities (1,744,609) (1,841,327) Net cash from operating activities before income tax paid 13,118,471 2,726,935 Income tax paid 3,260,000 3,915,533 Cash flows from/used in operating activities 8,858,471 (1,88,618) Cash flows from investing activities 2 (2,071,810) Acquisition of investment securities measured at FVOCI (1,787,352) 2,071,810 Acquisition of investment securities measured at amortised cost 126,574 28,383 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 28,383 Proceeds from sale and repayment of intensities assets 14,791 46,063 Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 5,781,169 1,086,504 Repayment of debt securities issued 6,033,830 (888,808) Proceeds from issuance of debt securities 5,781,169 1,086,504 Repayment of borrowed funds 1,220,78 5,395,755 Repayment of borrowed funds	Deposits and balances from banks and other financial institutions		(5,127,152)	(4,624,114)
Other liabilities (1,744,609) (1,841,327) Net cash from operating activities before income tax paid 13,118,471 2,726,938 Income tax paid 3,858,471 (1,188,618) Cash flows from/used in operating activities 3,858,471 (1,188,618) Cash flows from investing activities 3,858,471 (2,071,810) Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Purchases of property, equipment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows from financing activities 5,781,169 1,086,015 Proceeds from issuance of debt securities seed (6,033,836) (888,089) Proceeds from binarcing activities 5,781,169 1,086,051 Repayment of bedy securities issued (6,033,836) (888,089) Proceeds from borrowed funds 1,222,078 5,395,755 Repay	Amounts payable under repurchase agreements		6,002,021	1,753
Net cash from operating activities before income tax paid 13,118,471 2,726,935 Income tax paid (3,260,000) (3,915,553) Cash flows from/used in operating activities 9,858,471 (1,188,618) Cash flows from investing activities V (2,071,810) Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Proceeds from sale and repayment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,656 19,020,114 Cash flows trom financing activities 5,781,169 1,086,504 Repayment of bethe securities issued (6,033,836) 6888,808 Proceeds from issuance of duds securities issued (6,033,836) 888,808 Proceeds from borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of bea	Current accounts and deposits from customers		(1,599,933)	5,708,479
Income tax paid (3,260,000) (3,915,535) Cash flows from/used in operating activities 9,858,471 (1,188,618) Cash flows from investing activities Cash flows from investing activities Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Proceeds from sale and repayment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,656 19,020,114 Cash flows from financing activities 5,781,169 1,086,504 Repayment of debt securities issued 6,033,836 (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds 1,222,078 5,395,755 Repayment of lease liability 254,00 13,747,75 Cash flows (used in)/ from financing activities 3,00 1,245,20 1,374,75 Cash flow	Other liabilities	_	(1,744,609)	(1,841,327)
Cash flows from investing activities 9,858,471 (1,188,618) Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Purchases of property, equipment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,655 19,020,114 Cash flows from financing activities 5,781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (81,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates	Net cash from operating activities before income tax paid	_	13,118,471	2,726,935
Cash flows from investing activities Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Purchases of property, equipment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,656 19,020,114 Cash flows from financing activities 5,781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents <t< td=""><td>Income tax paid</td><td>_</td><td>(3,260,000)</td><td>(3,915,553)</td></t<>	Income tax paid	_	(3,260,000)	(3,915,553)
Acquisition of investment securities measured at FVOCI (1,787,352) (2,071,810) Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Purchases of property, equipment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,656 19,020,114 Proceeds from issuance of debt securities 5,781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Cash and cash	Cash flows from/used in operating activities	_	9,858,471	(1,188,618)
Acquisition of investment securities measured at amortised cost 5,615,351 21,064,039 Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Purchases of property, equipment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,656 19,020,114 Cash flows from financing activities 5,781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Effect of changes in ECL on cash and cash equivalents (2,136) 675	Cash flows from investing activities			
Proceeds from sale and repayment of investment securities measured at FVOCI 126,574 283,839 Purchases of property, equipment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,656 19,020,114 Cash flows from financing activities 5 781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Acquisition of investment securities measured at FVOCI		(1,787,352)	(2,071,810)
Purchases of property, equipment and intangible assets (350,708) (302,017) Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,656 19,020,114 Cash flows from financing activities 5,781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Effect of changes in ECL on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Acquisition of investment securities measured at amortised cost		5,615,351	21,064,039
Sale of property, equipment and intangible assets 14,791 46,063 Cash flows used in investing activities 3,618,656 19,020,114 Cash flows from financing activities 5,781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Effect of changes in ECL on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Proceeds from sale and repayment of investment securities measured at FVOCI		126,574	283,839
Cash flows used in investing activities 3,618,656 19,020,114 Cash flows from financing activities 5,781,169 1,086,504 Proceeds from issuance of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Purchases of property, equipment and intangible assets		(350,708)	(302,017)
Cash flows from financing activities Proceeds from issuance of debt securities 5,781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Sale of property, equipment and intangible assets		14,791	46,063
Proceeds from issuance of debt securities 5,781,169 1,086,504 Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Cash flows used in investing activities	_	3,618,656	19,020,114
Repayment of debt securities issued (6,033,836) (888,808) Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Cash flows from financing activities			
Proceeds from borrowed funds 1,222,078 5,395,755 Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in exchange rates on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Proceeds from issuance of debt securities		5,781,169	1,086,504
Repayment of borrowed funds (1,766,015) (1,337,815) Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents 12,635,223 22,224,607 Effect of changes in exchange rates on cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in ECL on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Repayment of debt securities issued		(6,033,836)	(888,808)
Dividends paid (300,000) - Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents 12,635,223 22,224,607 Effect of changes in exchange rates on cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in ECL on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Proceeds from borrowed funds		1,222,078	5,395,755
Repayment of lease liability 254,700 137,475 Cash flows (used in)/ from financing activities (841,904) 4,393,111 Net increase in cash and cash equivalents 12,635,223 22,224,607 Effect of changes in exchange rates on cash and cash equivalents (1,211,347) (1,089,986) Effect of changes in ECL on cash and cash equivalents (2,136) 675 Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Repayment of borrowed funds		(1,766,015)	(1,337,815)
Cash flows (used in)/ from financing activities(841,904)4,393,111Net increase in cash and cash equivalents12,635,22322,224,607Effect of changes in exchange rates on cash and cash equivalents(1,211,347)(1,089,986)Effect of changes in ECL on cash and cash equivalents(2,136)675Cash and cash equivalents as at the beginning of the year1436,606,51536,273,430	Dividends paid		(300,000)	-
Net increase in cash and cash equivalents12,635,22322,224,607Effect of changes in exchange rates on cash and cash equivalents(1,211,347)(1,089,986)Effect of changes in ECL on cash and cash equivalents(2,136)675Cash and cash equivalents as at the beginning of the year1436,606,51536,273,430	Repayment of lease liability		254,700	137,475
Effect of changes in exchange rates on cash and cash equivalents(1,211,347)(1,089,986)Effect of changes in ECL on cash and cash equivalents(2,136)675Cash and cash equivalents as at the beginning of the year1436,606,51536,273,430	Cash flows (used in)/ from financing activities	-	(841,904)	4,393,111
Effect of changes in ECL on cash and cash equivalents Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Net increase in cash and cash equivalents		12,635,223	22,224,607
Cash and cash equivalents as at the beginning of the year 14 36,606,515 36,273,430	Effect of changes in exchange rates on cash and cash equivalents		(1,211,347)	(1,089,986)
	Effect of changes in ECL on cash and cash equivalents		(2,136)	675
Cash and cash equivalents as at the end of the year 14 48,028,255 57,408,726	Cash and cash equivalents as at the beginning of the year	14	36,606,515	36,273,430
	Cash and cash equivalents as at the end of the year	14	48,028,255	57,408,726

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 01/01/24 to 30/06/24

(in thousand AMD) Permissible size Actual size of of normative No. of violations during the **Normatives** normative calculated determined by reporting quarter for the Bank CBA 2 3 4 33,971,850 1,000,000 No violation The minimum amount of statutory fund of the Bank Minimum amount of total (private) equity 52,489,644 30,000,000 No violation N₁ The minimum ratio between Tier 1 fixed capital and risk-weighted assets 18.2% 6.2% No violation N_1^2 The minimum ratio between Tier 1 capital and risk-weighted assets 18.2% 8.3% 19.2% N1 Minimum ratio between total capital and risk-weighted assets 11.0% No violation N_2^{-1} Minimum ratio between the Bank's amount of total assets expressed in all currencies and highly liquid 31.8% 15.0% No violation assets expressed in all currencies N_2^2 Minimum ratio between the Bank's highly liquid assets expressed in all currencies and demand liabilities 68.5% 60.0% No violation expressed in all currencies. 523 Minimum ratio between the Bank's high liquid assets and net cash outflows in all currencies 235.0% 100.0% No violation U23 (FX) Minimum ratio between the Bank's high liquid assets and net cash outflows (for the significant 350.3% 100.0% No violation currencies' group included in the first group) 524 Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (in all 115.9% 100.0% No violation 1524(FX) Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (for 165.0% 100.0% No violation the significant currencies' group included in the first group) N₂¹¹ 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. 43.8% 4.0% No violation N_2^{21} Minimum ratio between demand liabilities expressed with first group of foreign currencies and highly 69.2% 10.0% No violation iquid assets expressed with first group of foreign currencies. N₃ Maximum amount of risk of one borrower 11.1% 20.0% No violation 84.6% 500.0% N₃² Maximum amount of risk of major borrowers No violation N₄¹ The maximum amount of risk of one individual related to the Bank 0.3% 5.0% No violation $N_4^{\ 2}$ Maximum amount of risk of all individuals related to the Bank 20.0% 4.8% No violation N₅¹ The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral 0.0% 10.0% No violation value N_s^2 The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral 0.0% 5.0% No violation value for AMD 4%, for FX 18% Minimum amount of statutory reserve allocated at CBA No violation X of which 12% in FX 6% in AMD The maximum amount of foreign currency position 2.7% 10% No violation Maximum amount according to separate foreign exchange position USD 0.0% EUR 7% No violation 1.6% RUB 0.0% Other Χ