



31-Dec-21

Interim financial reports

INTERIM REPORT of "ID BANK" CJSC
Financial results 31/12/21

in 000'AMD

Captions	01/10/2021 - 31/12/2021	01/01/2021 - 31/12/2021	01/10/2020 - 31/12/2020	01/01/2020 - 31/12/2020
Interest income	4,294,893	16,005,220	2,982,296	13,491,380
Interest expences	(1,754,945)	(6,485,599)	(1,333,263)	(5,098,556)
Net interest income	2,539,948	9,519,621	1,649,033	8,392,824
Commission income	1,076,713	3,270,796	559,095	1,577,052
Commission expenses	(353,128)	(1,199,061)	(220,871)	(554,313)
Net commissions	723,585	2,071,735	338,224	1,022,739
Other income	878,804	1,857,469	1,699,701	2,553,666
Administrative expences	(2,117,293)	(7,144,461)	(2,191,461)	(6,490,203)
Other operational expences	(849,890)	(3,069,076)	(511,470)	(1,605,692)
Operational income	1,175,154	3,235,288	984,027	3,873,334
Expenses related to loan loss provisioning	169,768	(319,470)	(696,944)	(2,176,258)
Profit/loss before taxation	1,344,922	2,915,818	287,083	1,697,076
Profit tax	(282,055)	(667,579)	(41,521)	(525,614)
Profit/loss after taxation	1,062,867	2,248,239	245,562	1,171,462
Other comprehensive financial result	(97,863)	(130,067)	(923,365)	(457,885)
Total Comprehensive financial result	965,004	2,118,172	(677,803)	713,577

Chairman of the Board

Chief Accountant

M. Abrahamyan

A. Khachatryan

INTERIM REPORT of "ID BANK" CJSC

Financial position 31/12/21

in 000'AMD

Captions	31/12/21	For the year ended 31/12/20 (checked)
Assets		
Cash	6,149,146	6,812,304
Balances due from CBA	16,227,518	13,352,934
Balances due from other banks	3,036,878	10,192,585
Derivative financial assets	11,030	0
Reverse repurchase agreements receivable	6,076,072	6,039,207
Loans and borrowings disbursed to customers at amortization cost	123,317,853	98,116,950
Financial assets measured at fair value through other comprehensive income	8,820,305	8,484,090
Other financial assets measured at amortized cost	18,681,564	20,665,861
Fixed and intangible assets	8,624,562	8,216,495
Confiscated assets	2,670,586	2,484,925
Other assets	4,399,986	2,565,168
Total assets	198,015,500	176,930,519
Liabilities		
Liabilities to banks	22,975,295	31,101,249
Liabilities to customers	106,875,167	81,994,955
Other borrowings	4,122,092	1,868,271
Derivatives held for trading	8,469	19,040
Securities issued by the Bank	13,337,577	13,416,535
Deferred tax liabilities	981,602	1,011,620
Other liabilities	3,327,915	3,249,638
Total liabilities	151,628,117	132,661,308
Equity		
Share capital	33,971,850	33,971,850
Share premium	5,014,099	5,014,099
Reserves	529,045	598,457
Retained earnings	6,872,389	4,684,805
Total equity	46,387,383	44,269,211
Total liabilities and equity	198,015,500	176,930,519

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INTERIM REPORT OF "ID BANK" CJSC
on changes in private equity (Form No. 8)
Dec 31, 2021

"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 2020 (checked)</i>	33,971,850	5,014,099	107,760	110,808	842,981	3,508,136	43,555,634
Profit/loss for the year						1,171,462	1,171,462
4. Other comprehensive financial result	-			(5,207)	(457,885)	5,207	(457,885)
4.1 Net Profit (Loss) transmitted financial results				(5,207)	(1,207,014)	5,207	(1,207,014)
4.2 unearned net profit (loss) from changes in fair value					623,808		623,808
4.3 Other comprehensive income of profit tax component					125,321		125,321
<i>8. Balance at the end of the interim reporting period as of 31 Dec 2020 (checked)</i>	33,971,850	5,014,099	107,760	105,601	385,096	4,684,805	44,269,211
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 2021 (checked)</i>	33,971,850	5,014,099	107,760	105,601	385,096	4,684,805	44,269,211
Adjustments from previous years					60,655	(60,655)	-
Recalculated balance	33,971,850	5,014,099	107,760	105,601	445,751	4,624,150	44,269,211
Profit/loss for the year						2,248,239	2,248,239
11. Other comprehensive financial result				-	(130,067)	-	(130,067)
11.1 Net Profit (Loss) transmitted financial results				-	(91,325)	-	(91,325)
11.2 unearned net profit (loss) from changes in fair value				-	(65,333)	-	(65,333)
11.3 Other comprehensive income of profit tax component				-	26,591	-	26,591
<i>13. Balance at the end of the interim reporting period as of 31 Dec 2021 (unchecked)</i>	33,971,850	5,014,099	107,760	105,601	315,684	6,872,389	46,387,383

Chairman of the Board

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Chief Accountant

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Cash flow statement of "ID BANK" CJSC
31/12/21

in 000'AMD

Captions	Previous period	Reporting period
	01.01.20 - 31.12.20	01.01.21 - 31.12.21
1. Cash flow from operating activities		
Net cash flows until changes made to operational assets and liabilities	7,826,410	9,294,663
Received interests	14,934,153	16,356,969
Paid interests	(5,738,374)	(5,408,289)
Received commissions	26/10/17	3,270,796
Paid commissions	(554,313)	(1,199,061)
Profit/(loss) from transactions of buying and selling foreign currency	688,812	1,050,612
Return of assets previously written-off	3,060,702	2,784,959
Paid salary and other payments equivalent to it	(3,756,445)	(4,084,247)
Other income received from operational activities and other expenses paid	(2,385,177)	(3,477,076)
Cash flows from changes made to operating assets and liabilities	(15,607,870)	(5,112,003)
(Decrease)/increase of operating assets	(29,074,666)	(27,050,881)
including:	(22,191,376)	(26,546,523)
(increase)/ decrease of loans		
Increase(decrease) of other operating assets	(6,883,290)	(504,358)
Increase(decrease) of operating liabilities	13,466,796	21,938,878
including:	8,392,410	32,604,789
Increase(decrease) of liabilities to customers		
Decrease (increase) in other operating liabilities	5,074,386	(10,665,911)
Net cash flows from operational activities before payment of profit tax	(7,781,460)	4,182,660
profit tax paid	(18,000)	(1,196,000)
Net cash flow from operational activities	(7,799,460)	2,986,660
2. Cash flow from investment activities	x	x
'Decrease (increase) of investments in Financial assets measured at amortized cost	1,277,851	1,222,575
Decrease (increase) of investments in statutory capital of other individuals	1,563,218	(520,692)
Purchase of fixed assets and intangible assets	(375,539)	(20,900)
Write-off of fixed assets and intangible assets	(1,417,250)	(1,557,992)
Net cash flow from investment activities	1,048,280	(877,009)
3. Cash flow from financial activities	x	x
Increase/ (decrease) of borrowings received from banks	3,452,180	649,975
Increase (decrease) in securities issued by the bank	5,616,930	993,948
Net cash flow from financial activities	9,069,110	1,643,923
The impact of changes to foreign exchange rate on cash and cash equivalents	661,605	(889,705)
Net growth/(decrease) of cash flow and its equivalent	2,979,535	2,863,869
Cash and cash equivalents at the beginning of the period	17,144,330	20,123,865
Cash and cash equivalents at the end of the period	20,123,865	22,987,734

Chairman of the Board

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Chief Accountant

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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 01/10/21 to 31/12/21

(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	36,270,318	30,000,000	No violation
N ₁ ¹ Minimum ratio between total capital and risk-weighted assets	23.10%	9.0%	No violation
N ₁ ² Minimum ratio between total capital and risk-weighted assets	23.34%	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	25.54%	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.	86.52%	60.0%	No violation
∪ ₂₃ Minimum ratio between the Bank's high liquid assets and net cash outflows in all currencies	194.33%	100.0%	No violation
∪ 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)	202.44%	80.0%	No violation
∪ ₂₄ Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (in all currencies)	117.88%	100.0%	No violation
∪ 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)	148.15%	80.0%	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.	28.93%	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.	118.83%	10.0%	No violation
N ₃ ¹ Maximum amount of risk of one borrower	13.88%	20.0%	No violation
N ₃ ² Maximum amount of risk of major borrowers	61.79%	500.0%	No violation
N ₄ ¹ The maximum amount of risk of one individual related to the Bank	0.32%	5.0%	No violation
N ₄ ² Maximum amount of risk of all individuals related to the Bank	4.84%	20.0%	No violation
Minimum amount of statutory reserve allocated at CBA	X	for AMD 4%, for FX 18% of which 8% in FX 10% in AMD	No violation
The maximum amount of foreign currency position	4.50%	10%	No violation
Maximum amount according to separate foreign exchange position			
USD	4.3%		
EUR	0.1%	7%	No violation
RUB	0.0%		
Other	X		

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