



31-Mar-22

Interim financial reports

INTERIM REPORT of "ID BANK" CJSC
Financial results 31/03/22

in 000'AMD

Captions	01/01/2022 - 31/03/2022	01/01/2021 - 31/03/2021
Interest income	4,421,650	3,653,484
Interest expences	(1,851,168)	(1,463,878)
Net interest income	2,570,482	2,189,606
Commission income	1,075,504	602,070
Commission expenses	(530,274)	(237,246)
Net commissions	545,230	364,824
Other income	1,140,922	365,004
Administrative expences	(1,899,993)	(1,616,961)
Other operational expences	(585,259)	(578,879)
Operational income	1,771,382	723,594
Expenses related to loan loss provisioning	77,450	(185,262)
Profit/loss before taxation	1,848,832	538,332
Profit tax	(398,401)	(70,522)
Profit/loss after taxation	1,450,431	467,810
Other comprehensive financial result	(427,230)	2,426
Total Comprehensive financial result	1,023,201	470,236

Chairman of the Board

M. Abrahamyan

Chief Accountant

A. Khachatryan

INTERIM REPORT of "ID BANK" CJSC

Financial position 31/03/22

in 000'AMD

Captions	31/03/22	For the year ended 31/12/21 (checked)
Assets		
Cash	5,119,990	6,149,146
Balances due from CBA	24,554,437	16,227,518
Balances due from other banks	3,973,443	3,036,878
Financial instrument measured at fair value through profit or loss	285,536	403,975
Reverse repurchase agreements receivable	4,840,945	6,076,072
Loans and borrowings disbursed to customers at amortization cost	127,151,366	122,829,505
Financial assets measured at fair value through other comprehensive income	8,490,139	8,427,360
Other financial assets measured at amortized cost	19,722,506	18,746,983
Fixed and intangible assets	8,533,693	8,624,562
Confiscated assets	3,207,824	3,130,926
Other assets	3,062,952	2,881,457
Total assets	208,942,831	196,534,382
Liabilities		
Liabilities to banks	18,122,632	22,975,295
Liabilities to customers	118,459,534	106,285,930
Other borrowings	6,067,672	4,122,092
Derivative financial liabilities	32,082	8,469
Securities issued by the Bank	15,412,033	13,337,577
Deferred tax liabilities	729,351	824,475
Other liabilities	3,415,160	3,299,378
Total liabilities	162,238,464	150,853,216
Equity		
Share capital	33,971,850	33,971,850
Share premium	5,014,099	5,014,099
Reserves	41,160	468,390
Retained earnings	7,677,258	6,226,827
Total equity	46,704,367	45,681,166
Total liabilities and equity	208,942,831	196,534,382

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INTERIM REPORT OF "ID BANK" CJSC
on changes in private equity (Form No. 8)
Mar 31, 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						467,810	467,810	
4. Other comprehensive financial result	-			-	2,426	-	2,426	
4.2 unearned net profit (loss) from changes in fair value					2,958		2,958	
4.3 Other comprehensive income of profit tax component					(532)		(532)	
<i>8. Balance at the end of the interim reporting period as of 31 Dec 2021 (checked)</i>	33,971,850	5,014,099	107,760	105,601	387,522	5,152,615	44,739,447	
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						1,450,431	1,450,431	
11. Other comprehensive financial result				-	(427,230)	-	(427,230)	
11.1 Net Profit (Loss) transmitted financial results				-	(1,006)	-	(1,006)	
11.2 unearned net profit (loss) from changes in fair value				-	(520,838)	-	(520,838)	
11.3 Other comprehensive income of profit tax component				-	94,614	-	94,614	
<i>13. Balance at the end of the interim reporting period as of 31 Mar 2022 (unchecked)</i>	33,971,850	5,014,099	107,760	105,601	(172,201)	7,677,258	46,704,367	

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Cash flow statement of "ID BANK" CJSC

31/03/22

in 000'AMD

Captions	Previous period	Reporting period
	01.01.21 - 31.03.21	01.01.22 - 31.03.22
1. Cash flow from operating activities		
Net cash flows until changes made to operational assets and liabilities	2,037,291	3,825,724
Received interests	3,701,902	4,746,064
Paid interests	(562,332)	(1,573,794)
Received commissions	29,0548	1,075,504
Paid commissions	(237,246)	(530,274)
Profit/(loss) from transactions of buying and selling foreign currency	(58,367)	1,086,187
Return of assets previously written-off	307,152	1,021,638
Paid salary and other payments equivalent to it	(931,611)	(1,124,728)
Other income received from operational activities and other expenses paid	(784,277)	(874,873)
Cash flows from changes made to operating assets and liabilities	(3,485,280)	1,935,472
(Decrease)/increase of operating assets	(5,605,720)	(4,729,636)
including:	(6,220,745)	(5,105,697)
(increase)/ decrease of loans		
Decrease (increase) in securities measured at fair value through other comprehensive income	(164,235)	(398,075)
Increase(decrease) of other operating assets	779,260	774,136
Increase(decrease) of operating liabilities	2,120,440	6,665,108
including:	4,843,943	13,013,258
Increase(decrease) of liabilities to customers		
Decrease (increase) in other operating liabilities	(2,723,503)	(6,348,150)
Net cash flows from operational activities before payment of profit tax	(1,447,989)	5,761,196
profit tax paid	(9,525)	(185,452)
Net cash flow from operational activities	(1,457,514)	5,575,744
2. Cash flow from investment activities	x	x
Decrease (increase) of investments in other financial assets	(584,368)	(933,877)
Decrease (increase) of capital investments of fixed assets and non-fixed assets	(2,546)	(6,319)
Purchase of fixed assets and intangible assets	(383,446)	(220,525)
Net cash flow from investment activities	(970,360)	(1,160,721)
3. Cash flow from financial activities	x	x
Increase(decrease) of borrowings received from CB RA	323,981	1,319,146
Increase/ (decrease) of borrowings received from banks	707,060	(104,780)
Increase (decrease) in securities issued by the bank	-	1,924,381
Net cash flow from financial activities	1,031,041	3,138,747
The impact of changes to foreign exchange rate on cash and cash equivalents	85,299	158,794
Net growth/(decrease) of cash flow and its equivalent	(1,311,534)	7,712,564
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	18,812,331	30,700,298

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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 01/01/22 to 31/03/22

(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	37,397,396	30,000,000	No violation
N ₁ ¹ Minimum ratio between total capital and risk-weighted assets	24.16%	9.0%	No violation
N ₁ ² Minimum ratio between total capital and risk-weighted assets	24.14%	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	28.76%	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.	91.81%	60.0%	No violation
U ₂₃ Minimum ratio between the Bank's high liquid assets and net cash outflows in all currencies	229.11%	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)	280.68%	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)	122.50%	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)	154.70%	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.	38.20%	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.	123.54%	10.0%	No violation
N ₃ ¹ Maximum amount of risk of one borrower	12.11%	20.0%	No violation
N ₃ ² Maximum amount of risk of major borrowers	55.88%	500.0%	No violation
N ₄ ¹ The maximum amount of risk of one individual related to the Bank	0.44%	5.0%	No violation
N ₄ ² Maximum amount of risk of all individuals related to the Bank	4.76%	20.0%	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	5.10%	10%	No violation
Maximum amount according to separate foreign exchange position			
USD	4.9%		
EUR	0.0%	7%	No violation
RUB	0.0%		
Other	X		

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