



30-Sep-21

Interim financial reports

INTERIM REPORT of "ID BANK" CJSC
Financial results 30/09/21

in 000'AMD

Captions	01/07/2021 - 30/09/2021	01/01/2021 - 30/09/2021	01/07/2020 - 30/09/2020	01/01/2020 - 30/09/2020
Interest income	4,116,294	11,710,327	3,486,972	10,209,084
Interest expences	(1,680,612)	(4,730,654)	(1,288,711)	(3,765,293)
Net interest income	2,435,682	6,979,673	2,198,261	6,443,791
Commission income	859,463	2,194,083	438,501	1,017,957
Commission expenses	(321,936)	(845,933)	(140,453)	(333,442)
Net commissions	537,527	1,348,150	298,048	684,515
Other income	406,860	978,665	476,666	1,153,965
Administrative expences	(1,656,237)	(5,027,168)	(1,496,950)	(4,298,742)
Other operational expences	(871,017)	(2,219,186)	(467,227)	(1,094,222)
Operational income	852,815	2,060,134	1,008,798	2,889,307
Expenses related to loan loss provisioning	(189,646)	(489,238)	(633,702)	(1,479,314)
Profit/loss before taxation	663,169	1,570,896	375,096	1,409,993
Profit tax	(181,918)	(385,524)	(92,049)	(484,093)
Profit/loss after taxation	481,251	1,185,372	283,047	925,900
Other comprehensive financial result	44,551	(32,204)	851,095	465,480
Total Comprehensive financial result	525,802	1,153,168	1,134,142	1,391,380

Chairman of the Board

Chief Accountant

M. Abrahamyan

A. Khachatryan

INTERIM REPORT of "ID BANK" CJSC

Financial position 30/09/21

in 000'AMD

Captions	30/09/21	For the year ended 31/12/20 (checked)
Assets		
Cash	5,960,876	6,812,304
Balances due from CBA	10,769,506	13,352,934
Balances due from other banks	7,435,312	10,192,585
Derivative financial assets	41,141	0
Reverse repurchase agreements receivable	5,638,831	6,039,207
Loans and borrowings disbursed to customers at amortization cost	116,476,167	98,116,950
Financial assets measured at fair value through other comprehensive income	9,477,293	8,484,090
Other financial assets measured at amortized cost	19,172,063	20,665,861
Fixed and intangible assets	8,220,149	8,216,495
Confiscated assets	2,635,554	2,484,925
Other assets	4,043,880	2,565,168
Total assets	189,870,772	176,930,519
Liabilities		
Liabilities to banks	27,123,065	31,101,249
Liabilities to customers	97,653,883	81,994,955
Other borrowings	3,243,728	1,868,271
Derivatives held for trading	0	19,040
Securities issued by the Bank	12,444,802	13,416,535
Deferred tax liabilities	1,126,391	1,011,620
Other liabilities	2,856,524	3,249,638
Total liabilities	144,448,393	132,661,308
Equity		
Share capital	33,971,850	33,971,850
Share premium	5,014,099	5,014,099
Reserves	626,909	598,457
Retained earnings	5,809,521	4,684,805
Total equity	45,422,379	44,269,211
Total liabilities and equity	189,870,772	176,930,519

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INTERIM REPORT OF "ID BANK" CJSC
on changes in private equity (Form No. 8)
Sep 30, 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						925,900	925,900
4. Other comprehensive financial result	-			(5,207)	470,687		465,480
4.1 Net Profit (Loss) transmitted financial results				(5,207)	(180,590)		(185,797)
4.2 unearned net profit (loss) from changes in fair value					729,789		729,789
4.3 Other comprehensive income of profit tax component					(78,512)		(78,512)
<i>8. Balance at the end of the interim reporting period as of 30 Sep 2020 (unchecked)</i>	33,971,850	5,014,099	107,760	105,601	1,313,668	4,434,036	44,947,014
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					60,656	(60,656)	-
Recalculated balance	33,971,850	5,014,099	107,760	105,601	445,752	4,624,149	44,269,211
Profit/loss for the year						1,185,372	1,185,372
11. Other comprehensive financial result				-	(32,204)	-	(32,204)
11.1 Net Profit (Loss) transmitted financial results				-	(17,774)	-	(17,774)
11.2 unearned net profit (loss) from changes in fair value				-	(19,278)	-	(19,278)
11.3 Other comprehensive income of profit tax component				-	4,848	-	4,848
<i>13. Balance at the end of the interim reporting period as of 30 Sep 2021 (unchecked)</i>	33,971,850	5,014,099	107,760	105,601	413,548	5,809,521	45,422,379

Chairman of the Board

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Chief Accountant

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Cash flow statement of "ID BANK" CJSC
30/09/21

in 000'AMD

Captions	Previous period	Reporting period
	01.01.20 - 30.09.20	01.01.21 - 30.09.21
1. Cash flow from operating activities		
Net cash flows until changes made to operational assets and liabilities	6,591,296	6,361,651
Received interests	11,512,321	11,849,354
Paid interests	(3,316,856)	(3,742,783)
Received commissions	25/01/87	2,328,498
Paid commissions	(333,442)	(845,933)
Profit/(loss) from transactions of buying and selling foreign currency	413,088	588,488
Return of assets previously written-off	1,573,743	1,829,808
Paid salary and other payments equivalent to it	(2,738,457)	(2,954,490)
Other income received from operational activities and other expenses paid	(1,537,058)	(2,691,291)
Cash flows from changes made to operating assets and liabilities	(14,806,499)	(7,569,497)
(Decrease)/increase of operating assets	(28,338,217)	(22,423,712)
including:	(14,896,879)	(23,227,949)
(increase)/ decrease of loans		
Increase(decrease) of other operating assets	(13,441,338)	804,237
Increase(decrease) of operating liabilities	13,531,718	14,854,215
including:	7,640,377	21,095,059
Increase(decrease) of liabilities to customers		
Decrease (increase) in other operating liabilities	5,891,341	(6,240,844)
Net cash flows from operational activities before payment of profit tax	(8,215,203)	(1,207,846)
profit tax paid	(8,000)	(1,133,000)
Net cash flow from operational activities	(8,223,203)	(2,340,846)
2. Cash flow from investment activities	x	x
'Decrease (increase) of investments in Financial assets measured at amortized cost	1,504,012	1,170,260
Decrease (increase) of investments in statutory capital of other individuals	(1,147,749)	(1,562,463)
Purchase of fixed assets and intangible assets	(361,624)	(18,600)
Write-off of fixed assets and intangible assets	(789,303)	(836,134)
Net cash flow from investment activities	(794,664)	(1,246,937)
3. Cash flow from financial activities	x	x
Increase/ (decrease) of borrowings received from banks	(753,980)	(3,551,963)
Increase (decrease) in securities issued by the bank	846,011	-
Net cash flow from financial activities	92,031	(3,551,963)
The impact of changes to foreign exchange rate on cash and cash equivalents	(111,987)	(471,243)
Net growth/(decrease) of cash flow and its equivalent	(9,037,823)	(7,610,989)
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	17,073,674	17,173,649

Chairman of the Board

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Chief Accountant

A. Khachatryan

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 01/07/21 to 30/09/21

(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	35,570,760	30,000,000	No violation
N ₁ ¹ Minimum ratio between total capital and risk-weighted assets	21.50%	9.0%	No violation
N ₁ ² Minimum ratio between total capital and risk-weighted assets	21.80%	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	20.20%	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.	76.34%	60.0%	No violation
Ն ₂₃ Minimum ratio between the Bank's high liquid assets and net cash outflows in all currencies	153.60%	100.0%	No violation
Ն 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)	105.75%	60.0%	No violation
Ն ₂₄ Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (in all currencies)	118.06%	100.0%	No violation
Ն 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)	135.95%	60.0%	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.	20.38%	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.	99.06%	10.0%	No violation
N ₃ ¹ Maximum amount of risk of one borrower	15.68%	20.0%	No violation
N ₃ ² Maximum amount of risk of major borrowers	85.74%	500.0%	No violation
N ₄ ¹ The maximum amount of risk of one individual related to the Bank	0.33%	5.0%	No violation
N ₄ ² Maximum amount of risk of all individuals related to the Bank	4.78%	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	3.69%	10%	No violation
Maximum amount according to separate foreign exchange position			
USD	2.8%		
EUR	0.4%	7%	No violation
RUB	0.3%		
Other	X		

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