



30-Sep-22

## **Interim financial reports**

**INTERIM REPORT of "ID BANK" CJSC**  
**Financial results 30/09/22**

in 000'AMD

Captions	01/07/2022 - 30/09/2022	01/01/2022 - 30/09/2022	01/07/2021 - 30/09/2021	01/01/2021 - 30/09/2021
Interest income	5,037,873	14,123,517	4,116,294	11,710,327
Interest expences	(1,684,583)	(5,299,142)	(1,680,612)	(4,730,654)
<b>Net interest income</b>	<b>3,353,290</b>	<b>8,824,375</b>	<b>2,435,682</b>	<b>6,979,673</b>
Commission income	1,678,204	4,135,306	859,463	2,194,083
Commission expenses	(639,184)	(1,920,276)	(321,936)	(845,933)
<b>Net commissions</b>	<b>1,039,020</b>	<b>2,215,030</b>	<b>537,527</b>	<b>1,348,150</b>
Other income	4,269,362	10,998,068	406,860	978,665
Administrative expences	(2,204,530)	(6,205,538)	(1,656,237)	(5,027,168)
Other operational expences	(659,088)	(1,781,879)	(871,017)	(2,219,186)
<b>Operational income</b>	<b>5,798,054</b>	<b>14,050,056</b>	<b>852,815</b>	<b>2,060,134</b>
Expenses related to loan loss provisioning	(1,426,786)	(1,936,066)	(189,646)	(489,238)
<b>Profit/loss before taxation</b>	<b>4,371,268</b>	<b>12,113,990</b>	<b>663,169</b>	<b>1,570,896</b>
Profit tax	(826,891)	(2,330,677)	(181,918)	(385,524)
<b>Profit/loss after taxation</b>	<b>3,544,377</b>	<b>9,783,313</b>	<b>481,251</b>	<b>1,185,372</b>
Other comprehensive financial result	(134,606)	(597,065)	44,551	(32,204)
<b>Total Comprehensive financial result</b>	<b>3,409,771</b>	<b>9,186,248</b>	<b>525,802</b>	<b>1,153,168</b>

Chairman of the Board

M. Abrahamyan

Chief Accountant

A. Khachatryan

# INTERIM REPORT of "ID BANK" CJSC

Financial position 30/09/22

in 000'AMD

Captions	30/09/22	For the year ended 31/12/21 (checked)
<b>Assets</b>		
Cash	8,259,184	6,149,146
Balances due from CBA	61,462,213	16,227,518
Balances due from other banks	18,215,629	3,036,878
Financial instrument measured at fair value through profit or loss	241,522	403,975
Reverse repurchase agreements receivable	9,888,370	6,076,072
Loans and borrowings disbursed to customers at amortization cost	127,602,812	122,829,505
Financial assets measured at fair value through other comprehensive income	7,717,626	8,427,360
Other financial assets measured at amortized cost	42,087,230	18,746,983
Fixed and intangible assets	8,533,660	8,624,562
Confiscated assets	2,862,019	3,130,926
Other assets	7,322,479	2,881,457
<b>Total assets</b>	<b>294,192,744</b>	<b>196,534,382</b>
<b>Liabilities</b>		
Liabilities to banks	11,176,871	22,975,295
Liabilities to customers	200,661,046	106,285,930
Other borrowings	8,607,494	4,122,092
Derivative financial liabilities	33,107	8,469
Securities issued by the Bank	13,810,419	13,337,577
Deferred tax liabilities	626,319	824,475
Other liabilities	4,410,165	3,299,378
<b>Total liabilities</b>	<b>239,325,421</b>	<b>150,853,216</b>
<b>Equity</b>		
Share capital	33,971,850	33,971,850
Share premium	5,014,099	5,014,099
Reserves	(128,766)	468,390
Retained earnings	16,010,140	6,226,827
<b>Total equity</b>	<b>54,867,323</b>	<b>45,681,166</b>
<b>Total liabilities and equity</b>	<b>294,192,744</b>	<b>196,534,382</b>

Chairman of the Board

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Chief Accountant

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**INTERIM REPORT OF "ID BANK" CJSC**  
**on changes in private equity (Form No. 8)**  
**Sep 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							
<b>Comparable interim period of the previous financial year (cumulative from the beginning of the year) (I table)</b>								
<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	
<b>Profit/loss for the year</b>						1,185,372	1,185,372	
<b>4. Other comprehensive financial result</b>	-			-	(32,204)	-	(32,204)	
4.1 Net Profit (Loss) transmitted financial results					(17,774)		(17,774)	
4.2 unearned net profit (loss) from changes in fair value					(19,278)		(19,278)	
4.3 Other comprehensive income of profit tax component					4,848		4,848	
<i>8. 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	352,892	5,870,177	45,422,379	
<b>Interim period of the current year (cumulative from the beginning of the year) (II table)</b>								
<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	
<b>Profit/loss for the year</b>				(91)		9,783,313	9,783,222	
<b>11. Other comprehensive financial result</b>				-	(597,065)	-	(597,065)	
11.1 Net Profit (Loss) transmitted financial results				-	56,522	-	56,522	
11.2 unearned net profit (loss) from changes in fair value				-	(789,064)	-	(789,064)	
11.3 Other comprehensive income of profit tax component				-	135,477	-	135,477	
<i>13. Balance at the end of the interim reporting period as of 30 Sep 2022 (unchecked)</i>	33,971,850	5,014,099	107,760	105,510	(342,036)	16,010,140	54,867,323	

Chairman of the Board

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Chief Accountant

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# Cash flow statement of "ID BANK" CJSC

30/09/22

in 000'AMD

Captions	Previous period	Reporting period
	01.01.21 - 30.09.21	01.01.22 - 30.09.22
<b>1. Cash flow from operating activities</b>		
<b>Net cash flows until changes made to operational assets and liabilities</b>	<b>6,361,651</b>	<b>16,078,696</b>
Received interests	11,849,354	11,953,796
Paid interests	(3,742,783)	(4,645,200)
Received commissions	17/03/75	4,135,306
Paid commissions	(845,933)	(1,920,276)
Profit/(loss) from transactions of buying and selling foreign currency	588,488	11,055,692
Return of assets previously written-off	1,829,808	2,140,068
Paid salary and other payments equivalent to it	(2,954,490)	(3,938,376)
Other income received from operational activities and other expenses paid	(2,691,291)	(2,702,314)
<b>Cash flows from changes made to operating assets and liabilities</b>	<b>(7,569,497)</b>	<b>58,562,797</b>
(Decrease)/increase of operating assets	(22,423,712)	(34,827,170)
including:	(23,227,949)	(21,851,802)
(increase)/ decrease of loans		
Decrease (increase) in securities measured at fair value through other comprehensive income	-	(6,945,107)
Increase(decrease) of other operating assets	804,237	(6,030,261)
Increase(decrease) of operating liabilities	14,854,215	93,389,967
including:	21,095,059	108,723,760
Increase(decrease) of liabilities to customers		
Decrease (increase) in other operating liabilities	(6,240,844)	(15,333,793)
<b>Net cash flows from operational activities before payment of profit tax</b>	<b>(1,207,846)</b>	<b>74,641,493</b>
profit tax paid	(1,133,000)	(744,844)
<b>Net cash flow from operational activities</b>	<b>(2,340,846)</b>	<b>73,896,649</b>
<b>2. Cash flow from investment activities</b>	<b>x</b>	<b>x</b>
Decrease (increase) of investments in other financial assets	1,170,260	(18,022,299)
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	(18,600)	(66,910)
Purchase of fixed assets and intangible assets	(836,134)	(796,119)
<b>Net cash flow from investment activities</b>	<b>(1,246,937)</b>	<b>(18,885,328)</b>
<b>3. Cash flow from financial activities</b>	<b>x</b>	<b>x</b>
Increase(decrease) of borrowings received from CB RA	1,362,844	1,799,194
Increase (decrease) in securities issued by the bank	-	2,677,735
<b>Net cash flow from financial activities</b>	<b>1,362,844</b>	<b>4,476,929</b>
The impact of changes to foreign exchange rate on cash and cash equivalents	(725,277)	(5,014,055)
<b>Net growth/(decrease) of cash flow and its equivalent</b>	<b>(2,950,216)</b>	<b>54,474,195</b>
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	<b>17,173,649</b>	<b>77,461,929</b>

Chairman of the Board

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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 01/07/22 to 30/09/22

(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	45,927,587	30,000,000	No violation
N <sub>1</sub> <sup>1</sup> Minimum ratio between total capital and risk-weighted assets	25.65%	9.0%	No violation
N <sub>1</sub> <sup>2</sup> Minimum ratio between total capital and risk-weighted assets	25.57%	12.0%	No violation
N <sub>2</sub> <sup>1</sup> Minimum ratio between the Bank's amount of total assets expressed in all currencies and highly liquid assets expressed in all currencies	42.21%	15.0%	No violation
N <sub>2</sub> <sup>2</sup> Minimum ratio between the Bank's highly liquid assets expressed in all currencies and demand liabilities expressed in all currencies.	87.50%	60.0%	No violation
U <sub>23</sub> Minimum ratio between the Bank's high liquid assets and net cash outflows in all currencies	194.03%	100.0%	No violation
U <sub>23</sub> (FX) Minimum ratio between the Bank's high liquid assets and net cash outflows (for the significant currencies' group included in the first group)	194.05%	100.0%	No violation
U <sub>24</sub> Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (in all currencies)	146.62%	100.0%	No violation
U <sub>24</sub> (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)	239.98%	100.0%	No violation
N <sub>2</sub> <sup>11</sup> 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.	56.14%	4.0%	No violation
N <sub>2</sub> <sup>21</sup> Minimum ratio between demand liabilities expressed with first group of foreign currencies and highly liquid assets expressed with first group of foreign currencies.	89.07%	10.0%	No violation
N <sub>3</sub> <sup>1</sup> Maximum amount of risk of one borrower	10.83%	20.0%	No violation
N <sub>3</sub> <sup>2</sup> Maximum amount of risk of major borrowers	65.34%	500.0%	No violation
N <sub>4</sub> <sup>1</sup> The maximum amount of risk of one individual related to the Bank	4.49%	5.0%	No violation
N <sub>4</sub> <sup>2</sup> Maximum amount of risk of all individuals related to the Bank	9.00%	20.0%	No violation
N <sub>5</sub> <sup>1</sup> The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral value	0.00%	10.0%	No violation
N <sub>5</sub> <sup>2</sup> The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral value	0.00%	5.0%	No violation
Minimum amount of statutory reserve allocated at CBA	X	for AMD 4%, for FX 18% of which 12% in FX, 6% in AMD	No violation
The maximum amount of foreign currency position	4.12%	10%	No violation
Maximum amount according to separate foreign exchange position			
USD	3.5%		
EUR	0.0%	7%	No violation
RUB	0.0%		
Other	X		

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