

INTERIM REPORT
On comprehensive financial results
March 31, 2020

«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan. 0010, Republic of Armenia
(name and address of the bank)

(thousand drams)

Subject	Notes	01.01.20 31.03.20	01.01.19 31.03.19
Interest and similar income	3	6,026,446	5,088,956
Interest and similar expenses	3	(3,687,586)	(3,199,949)
Net interest income		2,338,860	1,889,007
Commission and other income	4	93,562	314,561
Commission and other expenses	4	(26,057)	(28,202)
Net commissions and other income earned		67,505	286,359
Income from dividends			
Net profit/(loss) from commercial activities	5	2,401,608	517,137
Other operational income	6	35,379	57,724
Operational income		4,843,352	2,750,227
Net provisions for asset loss	7	(195,408)	(567,609)
Total administrative expenses	8	(517,744)	(360,259)
Other operational expenses	9	(59,447)	(59,417)
Net profit/(loss) from investments in units under supervision	10		
Profit/loss before taxation		4,070,753	1,762,942
Profit tax expenses (compensation)	11	(850,000)	(400,000)
Profit/loss after taxation		3,220,753	1,362,942
Income(loss) from revaluation of available for sale financial assets		(4,034,485)	(1,271,184)
Profit tax on other comprehensive income		806,897	254,237
Other comprehensive financial result after taxation		(3,227,588)	(1,016,947)
Comprehensive financial result		(6,835)	345,995

Report approval date 16.04.2020

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan