

INTERIM REPORT
On comprehensive financial results
September 30, 2024

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

(thousand drams)

Subject	Notes	01.07.24 30.09.24	01.01.24 30.09.24	01.07.23 30.09.23	01.01.23 30.09.23
Interest and similar income	3	11,038,926	32,268,868	9,662,876	27,764,683
Interest and similar expenses	3	(7,106,364)	(21,413,561)	(7,111,006)	(21,020,473)
Net interest income		3,932,562	10,855,307	2,551,870	6,744,210
Commission and other income	4	290,657	858,562	218,565	585,400
Commission and other expenses	4	(81,751)	(239,359)	(53,914)	(138,730)
Net commissions and other income earned		208,906	619,203	164,651	446,670
Income from dividends					
Net profit/(loss) from commercial activities	5	495,069	1,185,256	224,204	612,586
Other operational income	6	190,637	452,327	124,198	307,164
Operational income		4,827,174	13,112,093	3,064,923	8,110,630
Net provisions for asset loss	7	(1,048,657)	(735,982)	(573,836)	(1,653,385)
Total administrative expenses	8	(748,488)	(2,042,464)	(597,286)	(1,869,520)
Other operational expenses	9	(121,351)	(289,867)	(86,799)	(257,723)
Net profit/(loss) from investments in units under supervision	10				
Profit/loss before taxation		2,908,678	10,043,780	1,807,002	4,330,002
Profit tax expenses (compensation)	11	(530,000)	(1,800,000)	(370,000)	(770,000)
Profit/loss after taxation		2,378,678	8,243,780	1,437,002	3,560,002
Gains from noncurrent assets revaluation		12,321	8,890,920	3,828,563	13,842,258
Profit tax on other comprehensive income		(2,218)	(1,600,366)	(689,141)	(2,491,606)
Other comprehensive financial result after taxation		10,103	7,290,554	3,139,422	11,350,652
Comprehensive financial result		2,388,781	15,534,334	4,576,424	14,910,654

Report approval date 15.10.2024

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan