

**INTERIM REPORT****On financial position****December 31, 2024****«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan. 0010, Republic of Armenia**

(name and address of the bank)

*(thousand drams)*

	Subject	Notes	31.12.24	31.12.23 (audited)
<b>Assets</b>				
	Cash and other accounts with CBA	13	27,139,747	23,499,645
	Derivative financial assets	14	35,781	9,262
	Receivables from banks and other financial organizations	15	15,770,621	12,266,393
	Loans and advances to customers	16	204,089,477	171,176,527
	Financial assets measured at fair value through other comprehensive income	17	45,273,584	44,313,510
	Financial assets measured at amortized cost	17	71,601,526	78,154,643
	Investment securities collateralized by repurchase agreements	18	90,151,365	88,595,879
	Non-current assets held for sale	19	1,750,995	872,185
	Fixed assets and intangible assets	20	1,472,326	2,167,406
	Income tax advance			45,527
	Assets on deferred tax	12	(1,264,817)	1,822,121
	Other assets	22	11,235,206	6,267,006
<b>Total Assets</b>			<b>467,255,811</b>	<b>429,190,102</b>
<b>Liabilities</b>				
	Payables to banks	23	86,472,099	91,826,669
	Derivative financial liabilities	14	80,370	29,556
	Amounts due to customers	24	173,610,356	160,775,017
	Securities issued by the Bank	25	69,773,790	55,022,320
	Other borrowed funds	26	29,629,001	28,493,452
	Current income tax liability		1,031,758	
	Liabilities on deferred tax	12	249,775	
	Other liabilities	28	3,719,276	1,826,542
	Subordinated debt	29	30,148,534	32,161,126
<b>Total liabilities</b>			<b>394,714,959</b>	<b>370,134,682</b>
<b>Capital</b>				
	Statutory capital	30	10,000,200	10,000,200
	Emission income		6,205,548	6,205,548
	Reserves		36,927,039	31,144,339
	Main reserve		40,000,000	40,000,000
	Revaluation reserve		(3,072,961)	(8,855,661)
	Retained profit (loss)		19,408,065	11,705,333
<b>Total capital</b>			<b>72,540,852</b>	<b>59,055,420</b>
<b>Total capital and liabilities</b>			<b>467,255,811</b>	<b>429,190,102</b>

Report approval date 15.01.2025Management Board Chairman  
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan