

INTERIM REPORT
On comprehensive financial results
September 30, 2022

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

(thousand drams)

Subject	Notes	01.07.22 30.09.22	01.01.22 30.09.22	01.07.21 30.09.21	01.01.21 30.09.21
Interest and similar income	3	8,630,065	25,607,763	8,606,644	24,727,513
Interest and similar expenses	3	(6,628,092)	(19,508,863)	(6,065,433)	(16,789,515)
Net interest income		2,001,973	6,098,900	2,541,211	7,937,998
Commission and other income	4	125,527	473,521	128,122	370,911
Commission and other expenses	4	(40,210)	(122,929)	(41,993)	(129,542)
Net commissions and other income earned		85,317	350,592	86,129	241,369
Income from dividends				990	51,975
Net profit/(loss) from commercial activities	5	430,358	523,165	(3,180)	1,177,042
Other operational income	6	36,365	194,245	70,660	235,094
Operational income		2,554,013	7,166,902	2,695,810	9,643,478
Net provisions for asset loss	7	(155,069)	283,641	(788,564)	426,650
Total administrative expenses	8	(549,445)	(1,665,416)	(473,350)	(1,433,218)
Other operational expenses	9	(74,051)	(224,132)	(71,798)	(1,271,110)
Net profit/(loss) from investments in units under supervision	10				
Profit/loss before taxation		1,775,448	5,560,995	1,362,098	7,365,800
Profit tax expenses (compensation)	11	(380,000)	(1,000,000)	(200,000)	(1,350,000)
Profit/loss after taxation		1,395,448	4,560,995	1,162,098	6,015,800
Gains from noncurrent assets revaluation		(4,511,156)	(20,654,500)	(7,590,588)	(12,387,049)
Profit(loss) from revaluation of non current assets					3,160
Profit tax on other comprehensive income		812,008	3,717,810	1,366,306	2,229,669
Other comprehensive financial result after taxation		(3,699,148)	(16,936,690)	(6,224,282)	(10,154,220)
Comprehensive financial result		(2,303,700)	(12,375,695)	(5,062,184)	(4,138,420)

Report approval date 14.10.2022

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan