

INTERIM REPORT
On comprehensive financial results
September 30, 2023

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

(thousand drams)

Subject	Notes	01.07.23 30.09.23	01.01.23 30.09.23	01.07.22 30.09.22	01.01.22 30.09.22
Interest and similar income	3	9,662,876	27,764,683	8,630,065	25,607,763
Interest and similar expenses	3	(7,111,006)	(21,020,473)	(6,628,092)	(19,508,863)
Net interest income		2,551,870	6,744,210	2,001,973	6,098,900
Commission and other income	4	218,565	585,400	125,527	473,521
Commission and other expenses	4	(53,914)	(138,730)	(40,210)	(122,929)
Net commissions and other income earned		164,651	446,670	85,317	350,592
Income from dividends					
Net profit/(loss) from commercial activities	5	224,204	612,586	430,358	523,165
Other operational income	6	124,198	307,164	36,365	194,245
Operational income		3,064,923	8,110,630	2,554,013	7,166,902
Net provisions for asset loss	7	(573,836)	(1,653,385)	(155,069)	283,641
Total administrative expenses	8	(597,286)	(1,869,520)	(549,445)	(1,665,416)
Other operational expenses	9	(86,799)	(257,723)	(74,051)	(224,132)
Net profit/(loss) from investments in units under supervision	10				
Profit/loss before taxation		1,807,002	4,330,002	1,775,448	5,560,995
Profit tax expenses (compensation)	11	(370,000)	(770,000)	(380,000)	(1,000,000)
Profit/loss after taxation		1,437,002	3,560,002	1,395,448	4,560,995
Gains from noncurrent assets revaluation		3,828,563	13,842,258	(4,511,156)	(20,654,500)
Profit tax on other comprehensive income		(689,141)	(2,491,606)	812,008	3,717,810
Other comprehensive financial result after taxation		3,139,422	11,350,652	(3,699,148)	(16,936,690)
Comprehensive financial result		4,576,424	14,910,654	(2,303,700)	(12,375,695)

Report approval date 13.10.2023

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan