

INTERIM REPORT
On comprehensive financial results
March 31, 2025

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

(thousand drams)

Subject	Notes	01.01.25 31.03.25	01.01.24 31.03.24
Interest and similar income	3	11,248,040	10,566,543
Interest and similar expenses	3	(6,808,508)	(7,224,123)
Net interest income		4,439,532	3,342,420
Commission and other income	4	329,647	259,435
Commission and other expenses	4	(91,700)	(89,543)
Net commissions and other income earned		237,947	169,892
Income from dividends			
Net profit/(loss) from commercial activities	5	305,069	187,317
Other operational income	6	291,031	150,779
Operational income		5,273,579	3,850,408
Net provisions for asset loss	7	(1,577,819)	743,636
Total administrative expenses	8	(705,293)	(602,924)
Other operational expenses	9	(105,337)	(92,120)
Net profit/(loss) from investments in units under supervision	10		
Profit/loss before taxation		2,885,130	3,899,000
Profit tax expenses (compensation)	11	(460,000)	(680,000)
Profit/loss after taxation		2,425,130	3,219,000
Gains from noncurrent assets revaluation		1,165,864	9,581,549
Profit tax on other comprehensive income		(209,855)	(1,724,679)
Other comprehensive financial result after taxation		956,009	7,856,870
Comprehensive financial result		3,381,139	11,075,870

Report approval date 15.04.2025

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan