

**INTERIM REPORT**  
**On comprehensive financial results**  
**June 30, 2024**

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

*(thousand drams)*

Subject	Notes	01.04.24 30.06.24	01.01.24 31.06.24	01.04.23 30.06.23	01.01.23 30.06.23
Interest and similar income	3	10,663,399	21,229,942	9,243,286	18,101,807
Interest and similar expenses	3	(7,083,074)	(14,307,197)	(6,990,981)	(13,909,467)
<b>Net interest income</b>		<b>3,580,325</b>	<b>6,922,745</b>	<b>2,252,305</b>	<b>4,192,340</b>
Commission and other income	4	308,470	567,905	205,012	366,835
Commission and other expenses	4	(68,065)	(157,608)	(49,249)	(84,816)
<b>Net commissions and other income earned</b>		<b>240,405</b>	<b>410,297</b>	<b>155,763</b>	<b>282,019</b>
Income from dividends					
Net profit/(loss) from commercial activities	5	502,870	690,187	164,365	388,382
Other operational income	6	110,911	261,690	91,832	182,966
<b>Operational income</b>		<b>4,434,511</b>	<b>8,284,919</b>	<b>2,664,265</b>	<b>5,045,707</b>
Net provisions for asset loss	7	(430,961)	312,675	(472,892)	(1,079,549)
Total administrative expenses	8	(691,051)	(1,293,976)	(643,683)	(1,272,234)
Other operational expenses	9	(76,395)	(168,516)	(92,832)	(170,924)
Net profit/(loss) from investments in units under supervision	10				
<b>Profit/loss before taxation</b>		<b>3,236,104</b>	<b>7,135,102</b>	<b>1,454,858</b>	<b>2,523,000</b>
Profit tax expenses (compensation)	11	(590,000)	(1,270,000)	(220,000)	(400,000)
<b>Profit/loss after taxation</b>		<b>2,646,104</b>	<b>5,865,102</b>	<b>1,234,858</b>	<b>2,123,000</b>
Gains from noncurrent assets revaluation		(702,950)	8,878,599	8,269,562	10,013,695
Profit tax on other comprehensive income		126,531	(1,598,148)	(1,488,521)	(1,802,465)
<b>Other comprehensive financial result after taxation</b>		<b>(576,419)</b>	<b>7,280,451</b>	<b>6,781,041</b>	<b>8,211,230</b>
<b>Comprehensive financial result</b>		<b>2,069,685</b>	<b>13,145,553</b>	<b>8,015,899</b>	<b>10,334,230</b>

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Management Board Chairman  
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan