

INTERIM REPORT
On comprehensive financial results
September 30, 2021

«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan. 0010, Republic of Armenia

(name and address of the bank)

(thousand drams)

Subject	Notes	01.07.21 30.09.21	01.01.21 30.09.21	01.07.20 30.09.20	01.01.20 30.09.20
Interest and similar income	3	8,606,644	24,727,513	7,037,554	19,410,268
Interest and similar expenses	3	(6,065,433)	(16,789,515)	(4,494,713)	(12,362,778)
Net interest income		2,541,211	7,937,998	2,542,841	7,047,490
Commission and other income	4	128,122	370,911	113,466	288,974
Commission and other expenses	4	(41,993)	(129,542)	(29,264)	(76,941)
Net commissions and other income earned		86,129	241,369	84,202	212,033
Income from dividends		990	51,975	43,830	115,482
Net profit/(loss) from commercial activities	5	(3,180)	1,177,042	2,000,468	5,061,609
Other operational income	6	70,660	235,094	75,371	127,563
Operational income		2,695,810	9,643,478	4,746,712	12,564,177
Net provisions for asset loss	7	(788,564)	426,650	(1,293,037)	(2,065,283)
Total administrative expenses	8	(473,350)	(1,433,218)	(682,513)	(1,711,323)
Other operational expenses	9	(71,798)	(1,271,110)	(68,875)	(181,964)
Net profit/(loss) from investments in units under supervision	10				
Profit/loss before taxation		1,362,098	7,365,800	2,702,287	8,605,607
Profit tax expenses (compensation)	11	(200,000)	(1,350,000)	(400,000)	(1,500,000)
Profit/loss after taxation		1,162,098	6,015,800	2,302,287	7,105,607
Gains from noncurrent assets revaluation		(7,590,588)	(12,387,049)	(4,174,038)	964,329
Profit(loss) from revaluation of non current assets			3,160		3,160
Profit tax on other comprehensive income		1,366,306	2,229,669	751,327	(173,579)
Other comprehensive financial result after taxation		(6,224,282)	(10,154,220)	(3,422,711)	793,910
Comprehensive financial result		(5,062,184)	(4,138,420)	(1,120,424)	7,899,517

Report approval date 14.10.2021

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan