



30-Jun-23

Interim financial reports

INTERIM REPORT of "ID BANK" CJSC
Financial results 30/06/23

in 000'AMD

Captions	01/04/2023 - 30/06/2023	01/01/2023 - 30/06/2023	01/04/2022 - 30/06/2022	01/01/2022 - 30/06/2022
Interest income	6,282,518	12,101,701	4,663,994	9,085,644
Interest expences	(1,657,719)	(3,297,846)	(1,763,391)	(3,614,559)
Net interest income	4,624,799	8,803,855	2,900,603	5,471,085
Commission income	2,467,817	4,701,405	1,381,598	2,457,102
Commission expences	(1,647,322)	(3,081,194)	(750,818)	(1,281,092)
Net commissions	820,495	1,620,211	630,780	1,176,010
Other income	1,831,478	4,011,870	5,587,784	6,728,706
Administrative expences	(2,216,217)	(4,635,227)	(2,101,015)	(4,001,008)
Other operational expences	(191,279)	(389,305)	(537,532)	(1,122,791)
Operational income	4,869,276	9,411,404	6,480,620	8,252,002
Expenses related to loan loss provisioning	115,926	(65,691)	(586,730)	(509,280)
Profit/loss before taxation	4,985,202	9,345,713	5,893,890	7,742,722
Profit tax	(939,395)	(1,781,577)	(1,105,385)	(1,503,786)
Profit/loss after taxation	4,045,807	7,564,136	4,788,505	6,238,936
Other comprehensive financial result	228,263	359,016	(35,229)	(462,459)
Total Comprehensive financial result	4,274,070	7,923,152	4,753,276	5,776,477

Deputy Chairman of the Board-
 Director of Risk Management
 (Replacement order - 1662-A dated 07/07/2023)

R. Suvaryan

Deputy Chief Accountant

A. Hovhannisyan

INTERIM REPORT of "ID BANK" CJSC

Financial position 30/06/23

in 000'AMD

Captions	30/06/23	For the year ended 31/12/22 (checked)
Assets		
Cash	12,158,334	10,150,777
Balances due from CBA	32,355,443	35,455,888
Balances due from other banks	27,806,410	24,362,809
Financial instrument measured at fair value through profit or loss	448,223	351,121
Reverse repurchase agreements receivable	10,360,076	15,725,509
Loans and borrowings disbursed to customers at amortization cost	152,922,484	126,145,867
Financial assets measured at fair value through other comprehensive income	9,833,978	7,804,552
Other financial assets measured at amortized cost	47,701,092	69,479,481
Fixed and intangible assets	9,821,560	9,551,656
Confiscated assets	2,729,565	3,098,462
Other assets	12,499,951	6,879,638
Total assets	318,637,116	309,005,760
Liabilities		
Liabilities to banks	13,137,059	10,749,481
Liabilities to customers	209,017,677	209,639,478
Other borrowings	10,243,130	8,460,435
Securities issued by the Bank	13,719,260	12,895,735
Deferred tax liabilities	745,237	342,208
Other liabilities	5,179,532	8,246,354
Total liabilities	252,041,895	250,333,691
Equity		
Share capital	33,971,850	33,971,850
Share premium	5,014,099	5,014,099
Reserves	293,171	(65,845)
Retained earnings	27,316,101	19,751,965
Total equity	66,595,221	58,672,069
Total liabilities and equity	318,637,116	309,005,760

Deputy Chairman of the Board-
Director of Risk Management
(Replacement order - 1662-A dated 07/07/2023)

R. Suvaryan

Deputy Chief Accountant

A. Hovhannisyan

INTERIM REPORT OF "ID BANK" CJSC
on changes in private equity (Form No. 8)
June 30, 2023

"ID BANK" CJSC Yerevan, RA, 13 Vardanants Str.
(Name of Bank and location)

(in thousand AMD)

Name of items of private equity	Statutory capital	Share premium profit	Main reserve	Gains from revaluation of non-current assets	Revaluation of financial assets measured at fair value through other comprehensive income	Retained profit/loss	Total capital
	Statutory capital						
Comparable interim period of the previous financial year (cumulative from the beginning of the year) (I table)							
1. Balance at the beginning of the previous financial year as of 01 January 2022 (checked)	33,971,850	5,014,099	107,760	105,601	255,029	6,226,827	45,681,166
Profit/loss for the year						6,238,936	6,238,936
4. Other comprehensive financial result	-			-	(462,459)	-	(462,459)
4.1 Net Profit (Loss) transmitted financial results					58,006		58,006
4.2 unearned net profit (loss) from changes in fair value					(635,294)		(635,294)
4.3 Other comprehensive income of profit tax component					114,829		114,829
8. Balance at the end of the interim reporting period as of 30 Jun 2022 (unchecked)	33,971,850	5,014,099	107,760	105,601	(207,430)	12,465,763	51,457,643
Interim period of the current year (cumulative from the beginning of the year) (II table)							
9. Balance at the beginning of the financial year as of 01 January 2023 (checked)	33,971,850	5,014,099	107,760	96,918	(270,523)	19,751,965	58,672,069
Profit/loss for the year				-		7,564,136	7,564,136
11. Other comprehensive financial result				-	359,016	-	359,016
11.1 Net Profit (Loss) transmitted financial results				-	104,083	-	104,083
11.2 unearned net profit (loss) from changes in fair value				-	333,742	-	333,742
11.3 Other comprehensive income of profit tax component				-	(78,809)	-	(78,809)
13. Balance at the end of the interim reporting period as of 30 Jun 2023 (unchecked)	33,971,850	5,014,099	107,760	96,918	88,493	27,316,101	66,595,221

Deputy Chairman of the Board-
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R. Suvaryan

Deputy Chief Accountant

A. Hovhannisyanyan

Cash flow statement of "ID BANK" CJSC

30/06/23

in 000'AMD

Captions	Previous period	Reporting period
	01.01.22 - 30.06.22	01.01.23 - 30.06.23
1. Cash flow from operating activities		
Net cash flows until changes made to operational assets and liabilities	11,387,645	13,097,821
Received interests	9,521,534	12,864,454
Paid interests	(3,285,918)	(2,042,169)
Received commissions	2,457,102	4,701,405
Paid commissions	(1,281,092)	(3,081,194)
Profit/(loss) from transactions of buying and selling foreign currency	6,905,576	3,965,177
Return of assets previously written-off	1,522,585	1,460,520
Paid salary and other payments equivalent to it	(2,680,967)	(3,357,189)
Other income received from operational activities and other expenses paid	(1,771,175)	(1,413,183)
Cash flows from changes made to operating assets and liabilities	6,050,562	(25,455,336)
(Decrease)/increase of operating assets	(25,753,868)	(27,596,914)
including:	(16,647,265)	(29,892,155)
(increase)/ decrease of loans		
Decrease (increase) in securities measured at fair value through other comprehensive income	(1,340,003)	(1,960,109)
Increase(decrease) of other operating assets	(7,766,600)	4,255,350
Increase(decrease) of operating liabilities	31,804,430	2,141,578
including:	45,949,665	4,817,796
Increase(decrease) of liabilities to customers		
Decrease (increase) in other operating liabilities	(14,145,235)	(2,676,218)
Net cash flows from operational activities before payment of profit tax	17,438,207	(12,357,515)
profit tax paid	(569,844)	(3,915,553)
Net cash flow from operational activities	16,868,363	(16,273,068)
2. Cash flow from investment activities	x	x
Decrease (increase) of investments in other financial assets	(2,880,444)	21,044,080
Decrease (increase) of investments in statutory capital of other individuals	-	285,787
Decrease (increase) of capital investments of fixed assets and non-fixed assets	(8,645)	(7,521)
Purchase of fixed assets and intangible assets	(577,165)	(957,448)
Net cash flow from investment activities	(3,466,254)	20,364,898
3. Cash flow from financial activities	x	x
Increase(decrease) of borrowings received from CB RA	1,803,190	2,290,558
Increase (decrease) in securities issued by the bank	2,677,735	889,535
Net cash flow from financial activities	4,480,925	3,180,093
The impact of changes to foreign exchange rate on cash and cash equivalents	(3,555,838)	(1,104,200)
Net growth/(decrease) of cash flow and its equivalent	14,327,196	6,167,723
Cash and cash equivalents at the beginning of the period	22,987,734	51,477,786
Cash and cash equivalents at the end of the period	37,314,930	57,645,509

Deputy Chairman of the Board-
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 (Replacement order - 1662-A dated 07/07/2023)

R. Suvaryan

Deputy Chief Accountant

A. Hovhannisyán

The disclosure of information by payment and settlement organizations implementing monetary transfers of banks, credit organizations, insurance companies, insurance brokers, investment companies and Central depository

REPORT TO BE PUBLISHED BY "ID BANK" CSJC
Regarding main economic normatives

"ID BANK" CJSC Yerevan, RA, 13 Vardanants Str.

(Name of Bank and location)

Date **01/04/23 to 30/06/23**

(in thousand AMD)

Normatives	Actual size of normative calculated for the Bank	Permissible size of normative determined by CBA	No. of violations during the reporting quarter
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
The minimum amount of statutory fund of the Bank	33,971,850	1,000,000	No violation
Minimum amount of total (private) equity	63,276,943	30,000,000	No violation
N ₁ ¹ The minimum ratio between Tier 1 fixed capital and risk-weighted assets	25.12%	6.2%	No violation
N ₁ ² The minimum ratio between Tier 1 capital and risk-weighted assets	25.12%	8.3%	
N1 Minimum ratio between total capital and risk-weighted assets	26.24%	11.0%	No violation
N ₂ ¹ Minimum ratio between the Bank's amount of total assets expressed in all currencies and highly liquid assets expressed in all currencies	37.62%	15.0%	No violation
N ₂ ² Minimum ratio between the Bank's highly liquid assets expressed in all currencies and demand liabilities expressed in all currencies.	75.93%	60.0%	No violation
Ն23 Minimum ratio between the Bank's high liquid assets and net cash outflows in all currencies	211.47%	100.0%	No violation
Ն23 (FX) Minimum ratio between the Bank's high liquid assets and net cash outflows (for the significant currencies' group included in the first group)	198.39%	100.0%	No violation
Ն24 Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (in all currencies)	130.61%	100.0%	No violation
Ն24(FX) Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (for the significant currencies' group included in the first group)	184.81%	100.0%	No violation
N ₂ ¹¹ Minimum ratio between the Bank's highly liquid assets expressed with first group of foreign currencies and amount of total assets expressed with first group of foreign currencies.	53.82%	4.0%	No violation
N ₂ ²¹ Minimum ratio between demand liabilities expressed with first group of foreign currencies and highly liquid assets expressed with first group of foreign currencies.	76.34%	10.0%	No violation
N ₃ ¹ Maximum amount of risk of one borrower	15.08%	20.0%	No violation
N ₃ ² Maximum amount of risk of major borrowers	50.68%	500.0%	No violation
N ₄ ¹ The maximum amount of risk of one individual related to the Bank	1.80%	5.0%	No violation
N ₄ ² Maximum amount of risk of all individuals related to the Bank	5.79%	20.0%	No violation
N ₅ ¹ The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral value	0.00%	10.0%	No violation
N ₅ ² The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral value	0.00%	5.0%	No violation
Minimum amount of statutory reserve allocated at CBA	X	for AMD 4%, for FX 18% of which 12% in FX, 6% in AMD	No violation
The maximum amount of foreign currency position	1.2%	10%	No violation
Maximum amount according to separate foreign exchange position			
USD	0.4%		
EUR	0.0%	7%	No violation
RUB	0.1%		
Other	X		

Deputy Chairman of the Board-
Director of Risk Management
(Replacement order - 1662-A dated 07/07/2023)

R. Suvryan

Deputy Chief Accountant

A. Hovhannisyan