



30-Sep-23

Interim financial reports

INTERIM REPORT of "ID BANK" CJSC
Financial results 30/09/23

in 000'AMD

Captions	01/07/2023 - 30/09/2023	01/01/2023 - 30/09/2023	01/07/2022 - 30/09/2022	01/01/2022 - 30/09/2022
Interest income	6,719,078	18,820,779	5,037,873	14,123,517
Interest expences	(1,767,966)	(5,065,812)	(1,684,583)	(5,299,142)
Net interest income	4,951,112	13,754,967	3,353,290	8,824,375
Commission income	2,583,247	7,284,652	1,678,204	4,135,306
Commission expenses	(1,684,891)	(4,766,085)	(639,184)	(1,920,276)
Net commissions	898,356	2,518,567	1,039,020	2,215,030
Other income	2,208,406	6,220,276	4,269,362	10,998,068
Administrative expences	(2,743,025)	(7,378,252)	(2,204,530)	(6,205,538)
Other operational expences	(166,414)	(555,719)	(659,088)	(1,781,879)
Operational income	5,148,435	14,559,839	5,798,054	14,050,056
Expenses related to loan loss provisioning	(105,174)	(170,865)	(1,426,786)	(1,936,066)
Profit/loss before taxation	5,043,261	14,388,974	4,371,268	12,113,990
Profit tax	(899,604)	(2,681,181)	(826,891)	(2,330,677)
Profit/loss after taxation	4,143,657	11,707,793	3,544,377	9,783,313
Other comprehensive financial result	83,060	442,076	(134,606)	(597,065)
Total Comprehensive financial result	4,226,717	12,149,869	3,409,771	9,186,248

Chairman of the Board

M. Abrahamyan

Chief Accountant

A. Khachatryan

INTERIM REPORT of "ID BANK" CJSC

Financial position 30/09/23

in 000'AMD

Captions	30/09/23	For the year ended 31/12/22 (checked)
Assets		
Cash	10,680,808	10,150,777
Balances due from CBA	52,225,808	35,455,888
Balances due from other banks	24,437,526	24,362,809
Financial instrument measured at fair value through profit or loss	652,853	351,121
Reverse repurchase agreements receivable	8,803,741	15,725,509
Loans and borrowings disbursed to customers at amortization cost	153,258,306	126,145,867
Financial assets measured at fair value through other comprehensive income	17,652,435	7,804,552
Other financial assets measured at amortized cost	57,007,590	69,479,481
Fixed and intangible assets	9,818,241	9,551,656
Confiscated assets	2,795,202	3,098,462
Other assets	7,910,583	6,879,638
Total assets	345,243,093	309,005,760
Liabilities		
Liabilities to banks	25,536,817	10,749,481
Liabilities to customers	224,202,516	209,639,478
Other borrowings	10,449,642	8,460,435
Securities issued by the Bank	15,126,668	12,895,735
Deferred tax liabilities	772,003	342,208
Other liabilities	6,583,509	8,246,354
Total liabilities	282,671,155	250,333,691
Equity		
Share capital	33,971,850	33,971,850
Share premium	5,014,099	5,014,099
Reserves	376,231	(65,845)
Retained earnings	23,209,758	19,751,965
Total equity	62,571,938	58,672,069
Total liabilities and equity	345,243,093	309,005,760

Chairman of the Board

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Chief Accountant

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INTERIM REPORT OF "ID BANK" CJSC
on changes in private equity (Form No. 8)
September 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)								
<i>1. Balance at the beginning of the previous financial year as of 01 January 2022 (checked)</i>	33,971,850	5,014,099	107,760	105,601	255,029	6,226,827	45,681,166	
Profit/loss for the year				(91)		9,783,313	9,783,222	
4. Other comprehensive financial result	-			-	(597,065)	-	(597,065)	
4.1 Net Profit (Loss) transmitted financial results					56,522		56,522	
4.2 unearned net profit (loss) from changes in fair value					(789,064)		(789,064)	
4.3 Other comprehensive income of profit tax component					135,477		135,477	
<i>8. Balance at the end of the interim reporting period as of 30 Sep 2022 (unchecked)</i>	33,971,850	5,014,099	107,760	105,510	(342,036)	16,010,140	54,867,323	
Interim period of the current year (cumulative from the beginning of the year) (II table)								
<i>9. Balance at the beginning of the financial year as of 01 January 2023 (checked)</i>	33,971,850	5,014,099	107,760	96,918	(270,523)	19,751,965	58,672,069	
Dividends paid						(8,250,000)	(8,250,000)	
Profit/loss for the year				-		11,707,793	11,707,793	
11. Other comprehensive financial result				-	442,076	-	442,076	
11.1 Net Profit (Loss) transmitted financial results				-	105,005	-	105,005	
11.2 unearned net profit (loss) from changes in fair value				-	434,112	-	434,112	
11.3 Other comprehensive income of profit tax component				-	(97,041)	-	(97,041)	
<i>13. Balance at the end of the interim reporting period as of 30 Sep 2023 (unchecked)</i>	33,971,850	5,014,099	107,760	96,918	171,553	23,209,758	62,571,938	

Chairman of the Board

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Cash flow statement of "ID BANK" CJSC

30/09/23

in 000'AMD

Captions	Previous period	Reporting period
	01.01.22 - 30.09.22	01.01.23 - 30.09.23
1. Cash flow from operating activities		
Net cash flows until changes made to operational assets and liabilities	16,078,696	19,716,088
Received interests	11,953,796	19,952,994
Paid interests	(4,645,200)	(3,633,592)
Received commissions	4,135,306	7,284,652
Paid commissions	(1,920,276)	(4,766,085)
Profit/(loss) from transactions of buying and selling foreign currency	11,055,692	6,055,859
Return of assets previously written-off	2,140,068	1,944,851
Paid salary and other payments equivalent to it	(3,938,376)	(4,945,414)
Other income received from operational activities and other expenses paid	(2,702,314)	(2,177,177)
Cash flows from changes made to operating assets and liabilities	58,562,797	4,850,898
(Decrease)/increase of operating assets	(34,827,170)	(22,993,778)
including:	(21,851,802)	(27,377,929)
(increase)/ decrease of loans		
Decrease (increase) in securities measured at fair value through other comprehensive income	(6,945,107)	(2,251,922)
Increase(decrease) of other operating assets	(6,030,261)	6,636,073
Increase(decrease) of operating liabilities	93,389,967	27,844,676
including:	108,723,760	27,386,474
Increase(decrease) of liabilities to customers		
Decrease (increase) in other operating liabilities	(15,333,793)	458,202
Net cash flows from operational activities before payment of profit tax	74,641,493	24,566,986
profit tax paid	(744,844)	(4,214,400)
Net cash flow from operational activities	73,896,649	20,352,586
2. Cash flow from investment activities	x	x
Decrease (increase) of investments in other financial assets	(18,022,299)	11,961,777
Decrease (increase) of investments in statutory capital of other individuals	-	(6,714,213)
Decrease (increase) of capital investments of fixed assets and non-fixed assets	(66,910)	(41,300)
Purchase of fixed assets and intangible assets	(796,119)	(1,313,832)
Net cash flow from investment activities	(18,885,328)	3,892,432
3. Cash flow from financial activities	x	x
Dividends paid	-	(8,250,000)
Increase/ (decrease) of borrowings received from banks	1,799,194	5,304,774
Increase (decrease) in securities issued by the bank	2,677,735	2,049,670
Net cash flow from financial activities	4,476,929	(895,556)
The impact of changes to foreign exchange rate on cash and cash equivalents	(5,014,055)	(377,409)
Net growth/(decrease) of cash flow and its equivalent	54,474,195	22,972,053
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	77,461,929	74,449,839

Chairman of the Board

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Chief Accountant

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Appendix 2

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 01/07/23 to 30/09/23

(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	47,381,066	30,000,000	No violation
N ₁ ¹ The minimum ratio between Tier 1 fixed capital and risk-weighted assets	18.76%	6.2%	No violation
N ₁ ² The minimum ratio between Tier 1 capital and risk-weighted assets	18.76%	8.3%	
N1 Minimum ratio between total capital and risk-weighted assets	19.89%	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	39.74%	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.	79.10%	60.0%	No violation
Ն23 Minimum ratio between the Bank's high liquid assets and net cash outflows in all currencies	201.73%	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)	186.41%	100.0%	No violation
Ն24 Minimum ratio between fixed assets available to the bank and fixed assets required by the bank (in all currencies)	117.75%	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)	194.51%	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.	52.86%	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.	76.57%	10.0%	No violation
N ₃ ¹ Maximum amount of risk of one borrower	10.66%	20.0%	No violation
N ₃ ² Maximum amount of risk of major borrowers	62.42%	500.0%	No violation
N ₄ ¹ The maximum amount of risk of one individual related to the Bank	2.58%	5.0%	No violation
N ₄ ² Maximum amount of risk of all individuals related to the Bank	10.34%	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	4.1%	10%	No violation
Maximum amount according to separate foreign exchange position			
USD	3.5%		
EUR	0.0%	7%	No violation
RUB	0.2%		
Other	X		

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