

INCOME STATEMENT as of the periods indicated

'000 AMD	Q3 2018	Q3 2017	9m 2018	9m 2017	Change Q3 2018/ Q3 2017	Change 9m 2018/ 9m 2017
Interest income	225,473	228,637	637,031	679,842	-1.38%	-6.30%
Interest expenses	108,046	103,366	294,507	318,180	4.53%	-7.44%
Net interest income	117,427	125,271	342,524	361,662	-6.26%	-5.29%
Fee and Commission income	45,303	41,500	136,441	132,465	9.16%	3.00%
Fee and Commission expense	18,152	20,622	61,610	66,972	-11.98%	-8.01%
Net fee and commission income	27,151	20,878	74,831	65,493	30.05%	14.26%
Dividend income	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Net trade income	76,144	49,004	179,999	88,719	55.38%	102.89%
Other operating income	1827	521	2,555	87,346	250.67%	-97.07%
Operating Income	222,549	195,674	599,909	604,094	13.73%	-0.69%
Administrative expenses	36,852	32,615	121,670	92,108	12.99%	32.09%
Other Operating expenses	2,548	4,323	9,892	13,598	-41.06%	-27.25%
Income before taxes	183,149	158,736	468,347	498,388	15.38%	-6.03%
Profit tax charges	33,076	28,277	85,153	89,526	16.97%	-4.88%
Net income	150,073	130,459	383,194	408,862	15.03%	-6.28%
Other comprehensive income	Q3 2018	Q3 2017	9m 2018	9m 2017		
Net Gain on Available-for-Sale Financial Assets	-50,975	-34,562	-114,140	-54,218		
Other comprehensive income Tax	10,195	6,913	23,071	10,844		
Total other Comprehensive Income	-40,780	-27,649	-91,312	-43,374		
Total Comprehensive income	109,293	102,810	291,882	365,488		

BALANCE SHEET as of the periods indicated

'000 AMD	Sep 30, 2018	Dec 31, 2017
ASSETS		
Cash & cash balances with CBA	1,668	384
Claims on banks & other fin. institutions	72,171	144,832
Financial instruments at fair value through profit or loss	1,352,581	801,439
Claims on customers	28,758	204,044
Available-for-sale financial assets	7,625,581	7,931,789
Investments in statutory capital of other entities	34,270	34,270
PP&E and intangibles	50,431	35,358
Other assets	17,615	6,373
TOTAL ASSETS	9,183,075	9,158,489
LIABILITIES		
Due to banks and other fin. institutions	6,524,693	6,678,265
Due to customers	19,056	12,148
Deferred tax liabilities	179,361	199,628
Reserves	9,925	9,925
Other liabilities	199,762	86,407
TOTAL LIABILITIES	6,932,797	6,986,373
EQUITY		
Chartered capital	267,150	267,150
Share premium	208,011	208,011
Reserves	794,810	886,121
Retained earnings	980,307	810,834
TOTAL EQUITY	2,250,278	2,172,116
TOTAL EQUITY AND LIABILITIES	9,183,075	9,158,489