



INCOME STATEMENT

'000 AMD	Q3 2022	Q3 2021	9m 2022	9m 2021	Variance Q3 2022/ Q3 2021	Variance 9m 2022/ 9m 2021
Interest income	433,453	314,459	1,016,211	947,528	37.84%	7.25%
Interest expenses	358,021	259,357	845,476	705,688	38.04%	19.81%
Net interest income	75,432	55,102	170,735	241,840	36.90%	-29.40%
Fees and commission income	1,392,761	71,294	1,575,526	175,072	19.54x	8.99x
Fees and commission expense	52,363	35,602	104,068	90,056	47.08%	15.56%
Net fees and commission income	1,340,398	35,692	1,471,458	85,016	37.55x	17.31x
Dividend income						
Net trade income	3,667,722	-161,116	4,168,246	-46,075		
Other operating income	2,329	188	6,601	563	12.39x	11.72x
Operating Income	5,085,881	-70,134	5,817,040	281,344		20.68x
Net contributions to possible asset loss reserves						
Administrative expenses	3,670,190	67,437	4,262,363	152,878	54.42x	27.88x
Other operating expenses	13,519	7,641	42,515	23,773	76.93%	78.84%
Net gain from investment in statutory capital of other entities		8,496		17,366		
Income before taxes	1,402,172	-136,716	1,512,162	122,059		12.39x
Profit tax charges	129,991	-24,452	184,012	-37,207		
Net income	1,272,181	-112,264	1,328,150	159,266		8.34x
Other comprehensive income	Q3 2022	Q3 2021	9m 2022	9m 2021		
Net gain on available-for-sale financial assets	-10,978	-334,820	-220,399	-631,972		
Other comprehensive income tax	1,976	60,268	39,672	113,755		
Total other comprehensive income	-9,002	-274,552	-180,727	-518,217		
Total comprehensive income	1,263,179	-386,816	1,147,423	-358,951		



BALANCE SHEET

'000 AMD	30 September 2022	31 December 2021
ASSETS		
Cash & cash balances with CBA	735	3,513
Claims on banks & other fin. institutions	1,349,138	127,656
Financial instruments at fair value through profit or loss	2,281,340	1,215,848
Claims on customers	78,485	89,818
Available-for-sale financial assets	13,340,131	11,315,359
Financial assets held-to-maturity		
Investments in statutory capital of other entities	162,393	162,392
PP&E and intangibles	370,992	388,862
Deferred tax assets	3,036	
Other assets	1,872,845	27,537
TOTAL ASSETS	19,459,095	13,330,985
LIABILITIES		
Due to banks and other fin. institutions	14,454,362	10,841,353
Due to customers	21,159	11,726
Financial liabilities at fair value through profit or loss		
Deferred tax liabilities		2,965
Reserves	28,465	28,465
Other liabilities	1,673,929	205,859
TOTAL LIABILITIES	16,177,915	11,090,368
EQUITY		
Chartered capital	267,150	267,150
Share premium	208,011	208,011
Reserves	-80,882	99,845
Retained earnings	2,886,901	1,665,611
Other items of equity		
TOTAL EQUITY	3,281,180	2,240,617
TOTAL EQUITY AND LIABILITIES	19,459,095	13,330,985