



Regulation 8/03 on "Information release by banks, credit organisations, insurance companies, insurance brokers, investment companies, Central depository, payment-and-settlement organisations effecting money transfers" approved by Board of Central bank of the Republic of Armenia resolution N 166 on June 02, 2009

(quarterly)

**RELEASED REPORT**  
on key prudential standards

Bank name AMIO BANK CJSC  
Date 1/01/2024

31/03/24

(thous. drams)

Standards	Actual value calculated for the Bank	Mandatory value set by the Central Bank of Armenia	Number of violations during the reporting quarter
1	2	3	4
Minimum statutory capital of the Bank	170,092,515	1,000,000	No violation
Minimum total (own) capital	96,896,472	30,000,000	No violation
N <sub>11</sub> Minimum ratio of first level core capital / risk-weighted assets	16.50%	6.2%	No violation
N <sub>12</sub> Minimum ratio of first level capital / risk-weighted assets	16.50%	8.3%	No violation
N <sub>1</sub> Minimum ratio of total capital / risk-weighted assets	17.27%	11.0%	No violation
N <sub>2</sub> <sup>1</sup> Minimum ratio of high liquid assets / total assets of the Bank	26.48%	15.0%	No violation
N <sub>2</sub> <sup>2</sup> Minimum ratio of high liquid assets / demand liabilities of the Bank	121.60%	60.0%	No violation
N <sub>3</sub> <sup>1</sup> Maximum risk on a single borrower	19.95%	20.0%	No violation
N <sub>3</sub> <sup>2</sup> Maximum risk on major borrowers	166.85%	500.0%	No violation
N <sub>4</sub> <sup>1</sup> Maximum risk on a single bank-related party	0.33%	5.0%	No violation
N <sub>4</sub> <sup>2</sup> Maximum risk on all Bank-related parties	2.28%	20.0%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	8.82%	10%	No violation
N5.2. Maximum deviation of loan to value ratio (Foreign currency)	X	5%	No violation
Minimum requirement for obligatory reserves allocated with the Central Bank of Armenia 1. AMD 2 Foreign currency, from which in AMD in AMD foreign currency	in X	4.0% 18.0%, 12%	No violation
Maximum ratio of foreign currency position to total capital of the Bank	2.72%	10.0%	No violation
Maximum ratio of each foreign currency position by separate types of currencies to total capital of the Bank:	2.03%	7.0%	No violation
EUR	0.67%	7.0%	No violation
RUB	0.01%	7.0%	No violation
Other	X	X	No violation
Date of approval 10.04.24			

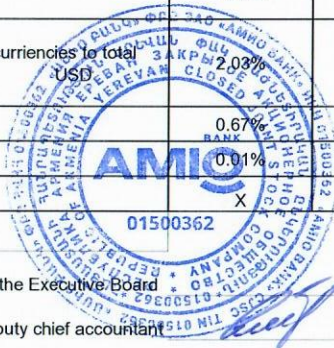
Seal

Chairman of the Executive Board

Gevorg Tarumyan

Deputy chief accountant

Kristine Selimyan





Board of Central bank of the Republic of Armenia  
decision N 127-N of June 8, 2010

Board of Central bank of the Republic of Armenia  
decision N 205 N of July 10, 2007

Subappendix 6  
Approved

Appendix 6

INTERIM STATEMENT  
ON COMPREHENSIVE FINANCIAL RESULTS

"31" MARCH 2024  
AMIO BANK CJSC YEREVAN, 48 NALBANDYAN STR.

in K' AMD

TITLE	Notes	Year-to-date (incremental)	From the beginning of the previous year to the comparative reporting date (incremental)
Interest and similar income	3	15,909,204	15,606,183
Interest and similar expenses	3	-11,039,604	-12,234,794
<b>Net interest and similar income</b>		<b>4,869,600</b>	<b>3,371,389</b>
Fee and commission income	4	1,698,573	1,064,978
Fee and commission expenses	4	-363,110	-79,786
<b>Net fees and commission receipts</b>		<b>1,335,463</b>	<b>985,192</b>
Dividend income			
Net income from trading operations	5	734,719	389,823
Other operating income	6	573,593	876,953
<b>Operating income</b>		<b>7,513,375</b>	<b>5,623,357</b>
Net increase in allocation to reserves for possible assets loss	7	-3,732,467	360,667
General administrative expenses	8	-1,659,208	-2,394,768
Other operating expenses	9	-1,391,033	-3,125,375
Net profit/loss from investments in controlled entities	10		
<b>Profit/ (loss) before taxation</b>		<b>730,667</b>	<b>463,881</b>
Profit tax (benefit)	11	-32,101	-83,499
<b>Profit/ (loss) after taxation</b>		<b>698,566</b>	<b>380,382</b>
Basic earning per share	12	3	2
Diluted earning per share	12		
<b>Net profit of the period</b>			
Inclusive of			
Parent company share			
Noncontrollable stock			
<b>Other comprehensive financial result</b>		<b>422,553</b>	<b>602,227</b>
Differences in rates from restated foreign transactions			
Revaluation of financial assets at fair value through other comprehensive income		434,062	602,227
Cash flow hedge			
Gains from noncurrent assets revaluation		-11,509	
Profit tax for other comprehensive income			
<b>Other comprehensive financial result after taxation</b>		<b>422,553</b>	<b>602,227</b>
<b>Comprehensive financial result</b>		<b>1,121,119</b>	<b>982,609</b>
Including			
Parent company share			
Noncontrollable stock			
Basic earning per share		5	5
Diluted earning per share			

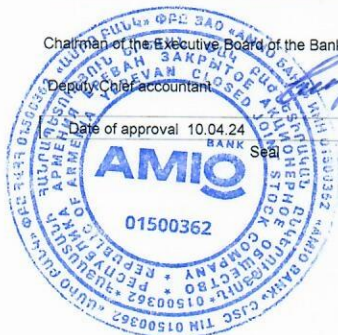
Chairman of the Executive Board of the Bank

Gevorg Tarumyan

Deputy Chief accountant

Kristine Selimyan

Date of approval 10.04.24





**Subappendix 7**

Approved  
by Board of Central bank of the Republic of Armenia  
decision N 127-N of June 8, 2010  
the Board of Central bank of the Republic of Armenia  
decision N 205 N of July 10, 2007

**INTERIM STATEMENT**  
of financial position

"31" MARCH 2024

AMIO BANK CJSC YEREVAN, 48 NALBANDYAN STR.

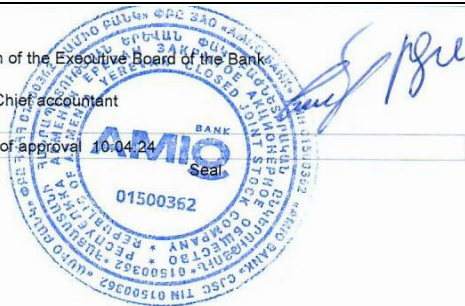
in K' AMD

	TITLE	Notes	End of current interim period	End of the previous financial year (audited/unaudited)
<b>1</b>	<b>Assets</b>			
1.1	Cash and balances with the CBA	13	60,191,779	54,617,870
1.2	Precious metals bullions		7,168	6,925
1.3	Amounts due from banks and other financial institutions	14	23,719,262	37,658,035
1.4	Financial assets at fair value through profit/loss	15	4,084,472	-
1.5	Loans and advances to customers at amortized value	16	492,265,373	498,504,670
1.6	Financial assets at fair value through other comprehensive income	17	28,219,370	34,249,190
1.7	Other financial assets at amortized value	18	176,560,267	168,481,137
1.8	Investments in authorized capital of controlled entities	19	-	-
1.9	Noncurrent assets held for sale		12,355,812	12,589,632
1.10	Property, plant and equipment and intangible assets	20	18,979,886	18,622,066
1.11	Deferred tax assets	21, 3	-	-
1.12	Other assets	22	2,869,251	3,805,486
	<b>Total assets</b>		<b>819,252,640</b>	<b>828,535,011</b>
<b>2</b>	<b>Liabilities</b>			
2.1	Amounts due to banks and other financial institutions	23	192,254,965	162,636,358
2.2	Amounts due to customers	24	456,974,380	496,754,963
2.3	Securities issued by the bank	25	6,914,221	7,111,997
2.4	Liabilities at fair value through profit or loss	26	-	-
	Amounts payable	27	197,996	199,497
2.6	Deferred tax liabilities	28,3	2,473,424	2,443,623
2.7	Reserves	34	576,010	491,192
2.8	Other liabilities	29	2,491,698	2,648,554
	<b>Total liabilities</b>		<b>661,882,694</b>	<b>672,286,184</b>
<b>3</b>	<b>Equity</b>			
3.1	Authorized capital	30	170,092,515	170,092,515
3.2	Share premium	31	-	-
3.3	Reserves			
3.3.1	General reserve		917,427	917,427
3.3.2	Revaluation reserves	32	6,039,861	5,617,308
3.4	Retained profit (loss)	33	(19,679,857)	(20,378,423)
3.5	Other equity components	32	-	-
	Equity owned by parent company			
	Minority interest			
	<b>Total equity</b>		<b>157,369,946</b>	<b>156,248,827</b>
	<b>Total liabilities and equity</b>		<b>819,252,640</b>	<b>828,535,011</b>

Chairman of the Executive Board of the Bank

Deputy Chief accountant

Date of approval 10.04.24



Gevorg Tarumyan

Kristine Selimyan



Subappendix 8

Approved  
by Board of Central bank of the Republic of Armenia  
decision N 127-N of June 8, 2010

Appendix 8  
the Board of Central bank of the Republic of Armenia  
decision N 205 N of July 10, 2007

INTERIM STATEMENT  
ON CHANGES IN EQUITY

"31" MARCH 2024

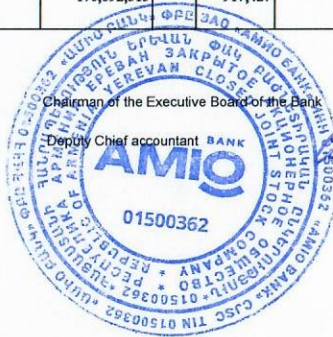
AMIO BANK CJSC YEREVAN, 48 NALBANDYAN STR.

in K' AMD

Equity capital components	Statutory capital			Net amount Gains/losses from issuances	General reserve	Differences in rates from restated foreign transactions	Revaluation of financial assets available for sale	Cash flow hedge	Gains from noncurrent assets revaluation	Retained profit (loss)	Interim dividends	Total	Noncontrolled stock	Total capital
	Paid-in capital	Repurchased capital												
Items	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Comparative interim period of previous financial year (from year-start, progressive) (Table I)														
1. Balance carried forward as of 01 January 2023 (audited/unaudited)	170,092,515		170,092,515		917,427		(2,795,901)		5,579,494	(12,967,158)		160,826,377		160,826,377
1.1. Total result of changes in the accounting policy and adjustments of fundamental errors														
2. Restated balance	170,092,515		170,092,515		917,427		(2,795,901)		5,579,494	(12,967,158)		160,826,377		160,826,377
3. Dealings in shares (stocks) with shareholders (owners), including on:														
3.1. Investments and other increase in statutory capital													-	-
3.2. Decrease in statutory capital, including on shares (stocks, shares of stock) repurchased and withdrawn from circulation														
4. Comprehensive income							602,227		-	380,382		982,609		982,609
5. Dividends		-												-
6. Other increase (decrease) in equity components, including:														
6.1. Increase/decrease in derivatives classified as equity instruments														
7. Internal movements, including:														
7.1. Allocations to general reserve														-
7.2. Recovery of accumulated loss on the account of general reserve														
7.3. Recovery of share premium														
7.4. Decrease in value of fixed and intangible assets due to revaluation													-	-
7.5. Internal flows of other equity components														
8. Balance at the end of comparative interim period of previous financial year 31 march 2023 (audited/unaudited)	170,092,515		170,092,515		917,427		(2,193,674)		5,579,494	(12,586,776)		161,808,986		161,808,986

Interim period of current year (from year-start, progressive) (Table II)														
9. Balance at the beginning of financial year 01 January 2024 (audited/unaudited)	170,092,515		170,092,515		917,427		153,031		5,464,277	(20,378,423)		156,248,827		156,248,827
9.1. Total result of changes in the accounting policy and adjustments of fundamental errors														
10. Restated balance	170,092,515		170,092,515		917,427		153,031		5,464,277	(20,378,423)		156,248,827		156,248,827
11. Dealings in shares (stocks) with shareholders (owners), including on:														
11.1. Investments and other increase in statutory capital													-	-
11.2. Decrease in statutory capital, including on account of shares (stocks, shares of stock) repurchased and withdrawn from circulation														
12. Comprehensive income							434,062		(11,509)	698,566		1,121,119		1,121,119
13. Dividends														-
14. Other increase (decrease) in equity components,														
14.1. Increase/decrease in derivatives classified as equity instruments														
15. Internal movements, including:														
15.1. Allocations to general reserve														-
15.2. Recovery of accumulated loss on the account of general reserve														
15.3. Recovery of share premium														
15.4. Decrease in value of fixed and intangible assets due to revaluation														
15.5. Internal movements of other equity components														
16 Balance at the end of interim reporting period 31 march 2024	170,092,515		170,092,515		917,427		587,093		5,452,768	(19,679,857)		157,369,946		157,369,946

Date of approval 10.04.24  
Seal



Chairman of the Executive Board of the Bank

Deputy Chief accountant BANK

Gevorg Tarumyan

Kristine Selimyan

INTERIM STATEMENT  
OF CASH FLOW  
"31" MARCH 2024

AMIO BANK CJSC YEREVAN, 48 NALBANDYAN STR.

TITLE	Previous period	Reporting period
<b>1. Cash flow from operating activity</b>	<b>x</b>	<b>x</b>
<i>Net cash flow before changes in operating assets and liabilities</i>	<b>3,539,524</b>	<b>-962,395</b>
Interest receipts	8,213,450	9,416,250
Interest payments	-11,571,309	-11,835,960
Commission receipts	1,064,978	1,698,573
Commission payments	-79,786	-363,110
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	69,057
Gain/ (loss) from foreign exchange dealings	822,126	664,898
Recovery on assets previously written off	9,407,659	1,400,231
Paid salaries and equivalents	-1,739,627	-1,644,003
Other income received from operating activities and other expenses paid	-2,577,967	-368,331
<i>Net cash flow from changes in operating assets and liabilities</i>	<b>-15,024,759</b>	<b>-22,487,653</b>
Decrease/ (increase) in operating assets		
including on, decrease/ (increase) in loans and advances at amortized value	-11,906,163	7,915,925
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-20,204,161	2,642,840
Decrease/ (increase) of lease receivables	-93,984	-69,089
Decrease / (increase) in other operating assets	-5,907,082	230,382
Increase (decrease) in operating liabilities	24,216,486	-33,139,808
Decrease (increase) in other operating liabilities	-1,129,855	-67,903
<b>Net cash flows from operating activity before profit tax payment</b>	<b>-11,485,235</b>	<b>-23,450,048</b>
Profit tax paid	0	0
<b>Net cash flow from operating activities</b>	<b>-11,485,235</b>	<b>-23,450,048</b>
<b>2. Cash flow from investment activities</b>	<b>x</b>	<b>x</b>
Decrease (increase) in other financial assets measured at amortized value		3,809,344
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of deposits placed at other banks	0	0
Decrease (increase) of capital investments in PP&E and intangible assets	-133,618	-331,923
Acquisition of PP&E and intangible assets	-553,238	-481,155
Disposal of PP&E and intangible assets	80,747	109,830
Net cash flow from other investing activities		
<b>Net cash flow from investing activities</b>	<b>-606,109</b>	<b>3,106,096</b>
<b>3. Cash flow from financing activities</b>	<b>x</b>	<b>x</b>
Dividends paid	0	0
Increase (decrease) in borrowings due to the Central Bank of RA	4,549,416	18,322,955
Increase (decrease) of borrowings due to banks	9,125,714	5,105,146
Increase (decrease) in other borrowings received	682,434	3,487,399
Increase (decrease) in securities issued by the bank	0	0
Shareholders' investments in authorized capital	0	0
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
<b>Net cash flows from financial activities</b>	<b>14,357,564</b>	<b>26,915,500</b>
Effect of changes in exchange rates on cash and cash equivalents	-968,791	657,793
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>1,297,429</b>	<b>7,229,341</b>
Cash and cash equivalents at the beginning of the period	95,081,816	54,394,570
Cash and cash equivalents at the end of the period	<b>96,379,245</b>	<b>61,623,911</b>

Chairman of the Executive Board of the Bank

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Date of approval 10.04.24

