

Interim Financial Statements
Income statement

«31» March 2021

ACBA-BANK OJSC
Address: 82-84 Aram Street, Yerevan, Armenia

Name	01.01.21-31.03.21	01.01.20-31.03.20
Interest income	11,124,329	10,934,787
Interest expenses	(5,175,230)	(4,882,025)
Net interest income	5,949,099	6,052,762
Fee and commission income	1,311,655	1,107,924
Fee and commission expenses	(544,136)	(495,805)
Net fee and commission income	767,519	612,120
Dividend income	3,104	2,637
Net income from trade operations	546,778	504,874
Other operating income	824,046	401,125
Operating income	8,090,546	7,573,517
Impairment losses	(2,298,853)	(1,501,623)
General administrative expenses	(3,403,279)	(3,412,692)
Other operating expenses	(1,725,764)	(1,269,583)
Net profit/(loss) from investments in controlled entities	161,984	76,552
Negative goodwill	-	-
Profit/ (loss) before taxes	824,634	1,466,171
Income tax charge	(165,415)	(299,953)
Net Profit/ (loss) for the period, including:	659,219	1,166,218
Equity holders of parent entity	659,219	1,166,218
Non-controlling interests	0	0
Other comprehensive income		
Currency translation differences of the financial statements with a foreign operation		
Revaluation of assets at fair value through other comprehensive income	(196,661)	(910,093)
Cash Flow hedges		
Revaluation of non-current assets		
Income tax on comprehensive income		
Other comprehensive income after tax	(196,661)	(910,093)
Total comprehensive income, including:	462,558	256,125
Equity holders of parent entity	462,558	256,125
Non-controlling interests	-	-

General Executive Director



H. Andreasyan

H. Andreasyan

Chief Accountant

A. Hakobyan