

INCOME STATEMENT

Invia Investments CJSC

Date 31-12-23

'000 AMD

	Q4,2023	12m, 2023	Q4,2022	12m,2022
1 Interest income	12,729	21,677		
2 Interest expenses	4,340	4,397		
3 Net interest income	8,389	17,280		
4 Fees and commission income	66,493	68,303		
5 Fees and commission expense	42,143	42,146		
6 Net fees and commission income	24,350	26,157		
7 Dividend income	0	0		
8 Net trade income	28,572	30,434		
9 Other operating income	4,800	4,800		
10 Operating Income	66,111	78,671		
11 Net contributions to possible asset loss reserves	0	0		
12 Administrative expenses	47,939	81,072		
13 Other operating expenses	7,073	9,991		
14 Net gain from investment in statutory capital of other entities	0	0		
15 Income before taxes	-11,099	-12,392		
16 Profit tax charges	2,275	1,948		
17 Net income	-8,824	-10,444		
21 Other comprehensive income	0	0		
23 Net gain on available-for-sale financial assets	0	0		
26 Other comprehensive income tax	0	0		
27 Total other comprehensive income	0	0		
28 Total comprehensive income	-8,824	-10,444	0	0

16-01-24

CEO Anahit Shakaryan

Chief accountant Siranush Khghatyan

BALANCE SHEET

Invia Investments CJSC

Date 31-12-23

'000 AMD

		31-Dec-23	31-Dec-22
1	ASSETS		
1.1	Cash & cash balances with CBA	0	
1.2	Claims on banks & other fin. institutions	53,079	
1.3	Financial instruments at fair value through profit or loss	570,412	
1.4	Claims on customers	13	
1.5	Available-for-sale financial assets	0	
1.6	Financial assets held-to-maturity	0	
1.7	Investments in statutory capital of other entities	0	
1.8	PP&E and intangibles	4,088	
1.9	Deferred tax assets	1,947	
1.10	Other assets	6,255	
	TOTAL ASSETS	635,794	
2	LIABILITIES		
2.1	Due to banks and other fin. institutions	282,893	
2.2	Due to customers	0	
2.4	Financial liabilities at fair value through profit or loss	0	
2.5	Deferred tax liabilities	0	
2.6	Reserves	3,019	
2.7	Other liabilities	9,326	
	TOTAL LIABILITIES	295,238	
3	EQUITY		
3.1	Chartered capital	351,000	
3.2	Share premium	0	
3.3	Reserves	0	
3.4	Retained earnings	-10,444	
3.5	Other items of equity	0	
	TOTAL EQUITY	340,556	0
	TOTAL EQUITY AND LIABILITIES	635,794	0

16-01-24

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Statement of cash flows

Invia Investments CJSC

Date 31-12-23

000 AMD

	01/01/2022- 31/12/2022	01/01/2023- 31/12/2023
Cash flows from operational activities	x	x
2 Net cash flows from operational activities after profit tax		-574,317
3 Interests receipts		3,695
4 Interests payments		-4,010
5 Fee and commissions receipts		67,984
6 Fee and commissions payments		-41,902
7 Net receipts from financial assets at fair value through profit and loss		-553,095
8 Net receipts from foreign exchange		0
9 Other income/(expenses)		0
10 Salaries and other payments to employees		-28,486
11 Other general administrative expense payments		-18,503
12 Cash flows from change in operational assets and liabilities		619,428
13 Decrease (Increase) in operating assets, including:		619,428
14 Financial instruments at fair value through profit or loss		0
15 Loans and advances to banks		0
16 Amounts receivable under reverse repurchase agreements		
17 Loans and advances to customers at amortized cost		619,428
18 Other assets		
19 Net cash from (used in) operating activities before income tax paid		45,111
20 Income tax paid		0
21 Net cash from (used in) operating activities		45,111
22 2. Cash flows from investing activities		x
23 Decrease in held-to-maturity investments		0
Purchase of fixed assets and intangible assets		-6,510
24 Net cash flows from investing activities		-6,510
25 3. Cash flows from financial activities		x
26 Dividends paid		0
27 Net receipts of other borrowed funds		0
28 Net cash flows from financial activities		0
29 Effect of changes in exchange rates on cash and cash equivalents		236
30 Net increase/(decrease) in cash and cash equivalents		38,837
31 Cash and cash equivalents at the beginning of the period		0
32 Cash and cash equivalents at the end of the period		38,837

16-01-24

CEO Anahit Shakaryan

Chief accountant Siranush Khilghatyan