

INCOME STATEMENT

Invia Investments CJSC

Date 30-09-24

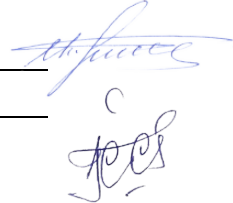
'000 AMD

	Q3,2024	9m, 2024	Q3,2023	9m,2024
1 Interest income	7,862	26,725	8,175	8,948
2 Interest expenses	148	1,666	57	57
3 Net interest income	7,714	25,059	8,118	8,891
4 Fees and commission income	112	87,681	1,810	1,810
5 Fees and commission expense	0	48,304	3	3
6 Net fees and commission income	112	39,377	1,807	1,807
7 Dividend income	0	0	0	0
8 Net trade income	-678	40,756	1,588	1,862
9 Other operating income	5,016	15,092	0	0
10 Operating Income	12,164	120,284	11,513	12,560
11 Net contributions to possible asset loss reserves	0	0	0	0
12 Administrative expenses	35,949	113,131	29,642	35,643
13 Other operating expenses	538	2,503	2,635	73
14 Net gain from investment in statutory capital of other entities	0	0	0	0
15 Income before taxes	-24,323	4,650	-20,764	-23,156
16 Profit tax charges	108	1,962	-3,732	-4,223
17 Net income	-24,431	2,688	-17,032	-18,933
21 Other comprehensive income	0	0	0	0
23 Net gain on available-for-sale financial assets	0	0	0	0
26 Other comprehensive income tax	0	0	0	0
27 Total other comprehensive income	0	0	0	0
28 Total comprehensive income	-24,431	2,688	-17,032	-18,933

16-10-24

CEO Anahit Shakaryan

Chief accountant Siranush Khghatyan



BALANCE SHEET

Invia Investments CJSC

Date 30-09-24

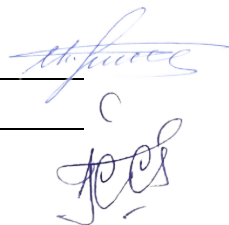
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	30-Sep-24	31-Dec-24
1 ASSETS		
1.1 Cash & cash balances with CBA		
1.2 Claims on banks & other fin. institutions	0	0
1.3 Financial instruments at fair value through profit or loss	75,422	53,079
1.4 Claims on customers	332,642	570,412
1.5 Available-for-sale financial assets	24	13
1.6 Financial assets held-to-maturity	0	0
1.7 Investments in statutory capital of other entities	1,200	0
1.8 PP&E and intangibles	965	4,088
1.9 Deferred tax assets	0	1,947
1.10 Other assets	19,030	6,255
TOTAL ASSETS	429,283	635,794
2 LIABILITIES		
2.1 Due to banks and other fin. institutions	21,051	282,893
2.2 Due to customers	0	0
2.4 Financial liabilities at fair value through profit or loss	0	0
2.5 Deferred tax liabilities	14	0
2.6 Reserves	1,700	3,019
2.7 Other liabilities	93,056	9,326
TOTAL LIABILITIES	115,821	295,238
3 EQUITY		
3.1 Chartered capital	301,825	351,000
3.2 Share premium	19,935	0
3.3 Reserves		0
3.4 Retained earnings	-8,298	-10,444
3.5 Other items of equity	0	0
TOTAL EQUITY	313,462	340,556
TOTAL EQUITY AND LIABILITIES	429,283	635,794

16-10-24

CEO Anahit Shakaryan

Chief accountant Siranush Khghatyan



Statement of changes in equity

Invia Investments CJSC

Date 30-09-24

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Names of items of share capital	Share Capital			Share premium	General reserve	Difference of exchange rates from the recalculation of foreign operations	Revaluation reserve for financial assets through OCI	Cash flow hedging	Gains from revaluation of non current assets	Retained earnings	Interim Dividends	Other items of share capital	Total	Non-controlling share	Total Equity
	Share Capital	Paid-in Capital	Net amount												
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Appropriate interim period of previous financial year (cumulative)															
1. Balance as of 01 January 2023															
1.1. Total impact of changes in accounting policy and the correction of fundamental errors															
2. Restated balance															
3. Transactions with shareholders (owners) with respect to shares (shareholdings), including															
3.1. Investments in share capital or other increase in share capital	351,000		351,000												351,000
3.2. Decrease in the share capital as a result of purchased back shares															
4. Comprehensive income															
5. Dividends distributed										-19,267			-19,267		-19,267
6. Other increase/(decrease) of equity components, including													0		0
6.1. Increase or decrease in derivatives classified as equity components															
7. Internal movements, including															
7.1. Allotment to general reserve															
7.2. Cover of loss from general reserve															
7.3. Cover of share discount															
7.4. Decrease in value of property, plant and equipment and other intangible															
7.5. Internal movements of other equity components															
8. Balance as of appropriate interim period of previous financial year (cumulative) 30/09/2024	351,000		351,000							-19,267			-19,267		331,733
Interim period of current financial year (cumulative)															
9. Balance as of 01 January 2024	351,000		351,000							-10,444			-10,444		340,556
9.1. Total impact of changes in accounting policy and the correction of fundamental errors										-542			-542		
10. Restated balance	351,000		351,000							-10,986			-10,986		340,014
11. Transactions with shareholders (owners) with respect to shares (shareholdings), including															
11.1. Investments in share capital or other increase in share capital			0												
11.2. Decrease in the share capital as a result of purchased back shares		-49,175	-49,175	19,935	0										
12. Comprehensive income										2,688					
13. Dividends distributed													0		0
14. Other increase/(decrease) of equity components, including															
14.1. Increase or decrease in derivatives classified as equity components															
15. Internal movements, including															
15.1. Allotment to general reserve															
15.2. Cover of loss from general reserve															
15.3. Cover of share discount															
15.4. Decrease in value of property, plant and equipment and other intangible assets caused by revaluation															
15.5. Internal movements of other equity components															
16. Balance as of appropriate interim period of current financial year (cumulative) 30/09/2024	351,000	-49,175	301,825	19,935						-8,298			0		313,482

16-10-24

CEO Arahit Shakaryan

Chief accountant Sirunush Khachatryan

Statement of cash flows

Invia Investments CJSC

Date 30-09-24

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		01/01/2023- 31/12/2023	01/01/2024- 30/09/2024
1	Cash flows from operational activities	x	x
2	Net cash flows from operational activities after profit tax	-3,022	281,773
3	Interests receipts	0	470
4	Interests payments	0	-1,925
5	Fee and commissions receipts	0	87,672
6	Fee and commissions payments	0	-48,304
7	Net receipts from financial assets at fair value through profit and loss	0	294,635
8	Net receipts from foreign exchange	0	0
9	Other income/(expenses)	0	0
10	Salaries and other payments to employees	-2,009	-22,633
11	Other general administrative expense payments	-1,013	-28,140
12	Cash flows from change in operational assets and liabilities	351,000	-274,369
13	Decrease (Increase) in operating assets, including:	351,000	-274,369
14	Financial instruments at fair value through profit or loss	0	0
15	Loans and advances to banks	0	0
16	Amounts receivable under reverse repurchase agreements		
17	Loans and advances to customers at amortized cost	351,000	-247,396
18	Other assets	0	0
19	Net cash from (used in) operating activities before income tax paid	347,978	7,406
20	Income tax paid	0	0
21	Net cash from (used in) operating activities	347,978	7,406
22	2. Cash flows from investing activities		x
23	Decrease in held-to-maturity investments	-320,500	0
24	Contributions to the authorized capital of other organizations		-1,200
	Purchase of fixed assets and intangible assets	-925	-100
24	Net cash flows from investing activities	-321,425	-1,300
25	3. Cash flows from financial activities		x
26	Dividends paid	0	0
27	Increase/decrease in securities issued by investment company	0	35,065
28	Net cash flows from other financing activities	0	19,935
27	Net receipts of other borrowed funds	0	0
28	Net cash flows from financial activities	0	55,000
29	Effect of changes in exchange rates on cash and cash equivalents	0	1,521
30	Net increase/(decrease) in cash and cash equivalents	26,553	62,627
31	Cash and cash equivalents at the beginning of the period	0	38,217
32	Cash and cash equivalents at the end of the period	26,553	100,844

16-10-24

CEO Anahit Shakaryan

Chief accountant Siranush Khighatyan