

INCOME STATEMENT

Invia Investments CJSC

Date 31-12-24

'000 AMD

	Q4,2024	12m, 2024	Q4,2023	12m,2023
1 Interest income	9,068	35,793	12,729	21,677
2 Interest expenses	5	1,671	4,340	4,397
3 Net interest income	9,063	34,122	8,389	17,280
4 Fees and commission income	835	88,516	66,493	68,303
5 Fees and commission expense	0	48,304	51,873	42,146
6 Net fees and commission income	835	40,212	14,620	26,157
7 Dividend income	0	0	0	0
8 Net trade income	3,427	44,183	28,572	30,434
9 Other operating income	5,037	20,129	4,800	4,800
10 Operating Income	18,362	138,646	56,381	78,671
11 Net contributions to possible asset loss reserves	0	0	0	0
12 Administrative expenses	46,966	157,041	48,053	81,072
13 Other operating expenses	558	6,117	74	9,990
14 Net gain from investment in statutory capital of other entities	0	-525	0	0
15 Income before taxes	-29,162	-25,037	8,254	-12,391
16 Profit tax charges	-4,963	-3,001	2,275	-1,948
17 Net income	-24,199	-22,036	5,979	-10,443
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	-24,199	-22,036	5,979	-10,443

15-01-25

CEO Anahit Shakaryan

Chief accountant Siranush Khghatyan

BALANCE SHEET

Invia Investments CJSC

Date 31-12-24

'000 AMD

		31-Dec-24	31-Dec-23
1	ASSETS		
1.1	Cash & cash balances with CBA	0	0
1.2	Claims on banks & other fin. institutions	31,855	53,079
1.3	Financial instruments at fair value through profit or loss	378,360	570,412
1.4	Claims on customers	19	13
1.5	Available-for-sale financial assets	0	0
1.6	Financial assets held-to-maturity	0	0
1.7	Investments in statutory capital of other entities	674	0
1.8	PP&E and intangibles	1,966	4,088
1.9	Deferred tax assets	4,949	1,947
1.10	Other assets	25,321	6,255
	TOTAL ASSETS	443,144	635,794
2	LIABILITIES		
2.1	Due to banks and other fin. institutions	0	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	0	0
2.6	Reserves	2,644	3,019
2.7	Other liabilities	96,762	9,326
	TOTAL LIABILITIES	99,406	295,238
3	EQUITY		
3.1	Chartered capital	336,890	351,000
3.2	Share premium	39,870	0
3.3	Reserves	0	0
3.4	Retained earnings	-33,022	-10,444
3.5	Other items of equity	0	0
	TOTAL EQUITY	343,738	340,556
	TOTAL EQUITY AND LIABILITIES	443,144	635,794

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Statement of changes in equity

Invis Investments CJSC

Date 31-12-24

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Names of items of share capital	Share Capital			Share premium	General reserve	Differences 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) 31/12/2023	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		-14,110	-14,110	39,870	0										
12. Comprehensive income															
13. Dividends distributed										-22,036			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) 31/12/2024	351,000	-14,110	336,890	39,870						-33,022			0		343,738

15-01-25

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Chief accountant Siranush Khighatyan

Statement of cash flows

Invia Investments CJSC

Date 31-12-24

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	01/01/2023- 31/12/2023	01/01/2024- 31/12/2024
1 Cash flows from operational activities	x	x
2 Net cash flows from operational activities after profit tax	-574,936	165,312
3 Interests receipts	15,780	477
4 Interests payments	-4,629	-1,981
5 Fee and commissions receipts	67,984	87,892
6 Fee and commissions payments	-41,902	-48,304
7 Net receipts from financial assets at fair value through profit and loss	-553,095	255,332
8 Net receipts from foreign exchange	0	0
9 Other income/(expenses)	0	0
10 Salaries and other payments to employees	-28,486	-47,894
11 Other general administrative expense payments	-30,588	-80,210
12 Cash flows from change in operational assets and liabilities	619,428	-295,369
13 Decrease (Increase) in operating assets, including:	619,428	-295,369
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	0	0
17 Loans and advances to customers at amortized cost	619,428	-295,369
18 Other assets	0	0
19 Net cash from (used in) operating activities before income tax paid	44,492	-130,057
20 Income tax paid	0	0
21 Net cash from (used in) operating activities	44,492	-130,057
22 2. Cash flows from investing activities		
23 Decrease in held-to-maturity investments	0	0
24 Contributions to the authorized capital of other organizations	0	-1,200
25 Purchase of fixed assets and intangible assets	-6,510	-100
26 Net cash flows from investing activities	-6,510	-1,300
27 3. Cash flows from financial activities		
28 Dividends paid	0	0
29 Increase/decrease in securities issued by investment company	0	70,130
30 Net cash flows from other financing activities	0	0
27 Net receipts of other borrowed funds	0	0
28 Net cash flows from other financing activities	0	39,870
29 Net cash flows from financial activities	0	110,000
30 Effect of changes in exchange rates on cash and cash equivalents	235	1,258
31 Net increase/(decrease) in cash and cash equivalents	38,217	-20,099
32 Cash and cash equivalents at the beginning of the period	0	0
33 Cash and cash equivalents at the end of the period	38,217	-20,099

15-01-25

CEO Anahit Shakaryan

Chief accountant Siranush Khilghatyan