

INTERIM INCOME STATEMENT (FORM 6)

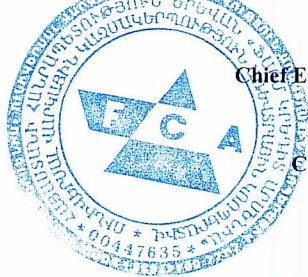
30 September, 2023

"Farm Credit Armenia" UCO CC, 9/16 Tbilisyan Highway, Arabkir, Yerevan 0014

(1000 AMD)

Name	Reporting period	same period of the previous year	from the beginning of reporting year up to reporting date	from the beg. of previous year till same period of last year
Interest income	462,277	891,746	1,377,191	1,362,488
Interest expense	(243,333)	(430,557)	(711,263)	(663,156)
Net interest income	218,944	461,189	665,928	699,332
Net foreign exchange income (loss)	18,599	13,577	(734)	(183,936)
Other incomes	6,075	13,304	20,815	19,201
Financial assets impairment	(139)	(4,110)	(148)	(8,559)
Personnel expenses	(119,275)	(216,822)	(369,080)	(333,365)
Fixed Assets Depreciation	(16,262)	(29,099)	(49,189)	(44,186)
Intangible assets amortisation	(686)	(1,497)	(1,995)	(2,233)
Other expenses	(81,458)	(129,119)	(179,891)	(195,050)
Profit before taxation	25,798	107,423	85,706	(48,796)
Profit tax expenses /reimbursement/	-	(17,000)	-	(18,500)
Profit after taxation	25,798	90,423	85,706	(67,296)
Other comprehensive financial result	-	-	-	-
Total comprehensive income for the period	25,798	90,423	85,706	(67,296)

Financial Statement Ratification Date: 16.10.2023



Chief Executive Officer

A.Gabrielyan

Chief Accountant

H.Hovhannisyan

INTERIM STATEMENT (FORM 7)

STATEMENT of FINANCIAL POSITION (FORM 7)

30 September, 2023

"Farm Credit Armenia" UCO CC, 9/16 Tbilisyan Highway, Arabkir, Yerevan 0014

(1000 AMD)

Name	30.09.2023 (unaudited)	31.12.2022 (audited)
Assets		
Cash and cash equivalents	322,948	427,371
investment securities measured at amortized cost	935,571	537,353
Securities sold by repo agreements	-	410,902
Repo agreements with banks	686,618	-
Loans to customers	10,886,950	12,080,481
Amounts to be received for financial lease	874,488	497,323
Prepaid profit taxes	20,114	-
Property, plant and equipment and intangible assets	920,041	987,360
Deferred income tax assets	10,678	10,678
Levied assets	19,362	27,713
Other assets	129,742	123,468
Total assets	14,806,512	15,102,649
Equity and Liabilities		
Loans and borrowings	11,462,762	11,407,261
Subordinated loan	860,422	888,651
Repo agreements with banks	-	408,153
Derivative financial liabilities	-	7,305
Grants related to assets	1,024	1,730
Current tax liabilities	15,624	23,634
Lease liabilities	45,888	62,129
Other liabilities	96,913	142,739
Total liabilities	12,482,633	12,941,602
Equity		
Chartered capital	1,370,362	1,293,236
Retained earnings	953,517	867,811
Total equity	2,323,879	2,161,047
Total liabilities and equity	14,806,512	15,102,649

Financial Statement Ratification Date 16.10.2023



Chief Executive Officer

A.Gabrielyan

Chief Accountant

H.Hovhannisyan

INTERIM STATEMENT OF CHANGES IN EQUITY (FORM 8)

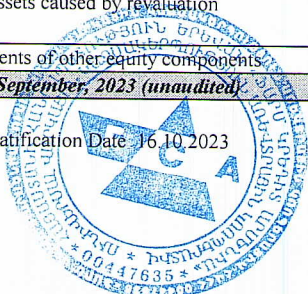
30 September, 2023

"Farm Credit Armenia" UCO CC, 9/16 Tbilisvan Highway, Arabkir, Yerevan 0014

(1000 AMD)

Equity components	Chartered capital			Gains/losses from issuance	General reserve	Revaluation reserves	Remeasurement differences	Retained earnings/ (loss)	Interim dividends	Other units of equity	Total	Uncontrolled share	Total capital
	Chartered capital	Repurchased capital	Net amount										
Notes	1	2	3	4	5	6	7	8	9	10	11	12	13
Previous reporting period (I table)													
1. Balance as of January 1, 2022 (audited)	1,203,042		1,203,042							1,012,529	2,215,571		2,215,571
1.1 Total impact of changes in accounting policy and material errors			0								0		0
2. Restated balance	1,203,042		1,203,042							1,012,529	2,215,571		2,215,571
3. Transactions of shares with shareholders, including:	90,194		90,194								90,194		90,194
3.1. Investments and increases in share capital	90,194		90,194								90,194		90,194
3.2. Decrease of share capital as a result of purchased back shares			0								0		0
4. Comprehensive income			0							(67,296)	(67,296)		(67,296)
5. Dividends distributed			0								0		0
6. Other increase /decrease of equity components			0								0		0
6.1. Growth/decline of derivatives, classified as equity components			0								0		0
7. Internal movements			0								0		0
7.1. Allotment to general reserve			0								0		0
7.2. Cover of loss from general reserve			0								0		0
7.3. Cover of share discount			0								0		0
7.4. Decrease in value of property, plant and equipment and other intangible assets caused by revaluation			0								0		0
7.5. Internal movements of other equity components			0								0		0
8. Balance as of 30 September, 2022 (audited)	1,293,236		1,293,236							945,233	2,238,469		2,238,469
Reporting period (II table)													
9. Balance as of January 1, 2023 (audited)	1,293,236		1,293,236							867,811	2,161,047		2,161,047
9.1. Total impact of changes in accounting policy and material errors			0								0		0
10. Restated balance	1,293,236		1,293,236							867,811	2,161,047		2,161,047
11. Transactions of shares with shareholders, including:	77,126		77,126								77,126		77,126
11.1. Investments and increases in share capital	77,126		77,126								77,126		77,126
11.2. Decrease of share capital as a result of purchased back shares			0								0		0
12. Comprehensive income			0							85,706	85,706		85,706
13. Dividends distributed			0								0		0
14. Other increase /decrease of equity components			0								0		0
14.1. Growth/decline of derivatives, classified as equity components			0								0		0
15. Internal movements			0								0		0
15.1. Allotment to general reserve			0								0		0
15.2. Cover of loss from general reserve			0								0		0
15.3. Cover of share discount			0								0		0
15.4. Decrease in value of property, plant and equipment and other intangible assets caused by revaluation			0								0		0
15.5. Internal movements of other equity components			0								0		0
16. Balance as of 30 September, 2023 (unaudited)	1,370,362		1,370,362							953,517	2,323,879		2,323,879

Financial Statement Ratification Date: 16.10.2023

Chief Executive Officer A. GabrielyanChief Accountant H. Hovhannisyan

INTERIM CASH FLOW STATEMENT (FORM 9)

30 September, 2023

"Farm Credit Armenia" UCO CC, 9/16 Tbilisyan Highway, Arabkir, Yerevan 0014

(1000 AMD)		
Name	30.09.2023 (unaudited)	31.12.2022 (audited)
Cash flow from operating activity		
Interests received	1,408,809	1,829,421
Interests paid	(613,968)	(831,711)
Deposit decrease/increase	20,815	19,778
Security decrease/increase	(369,080)	(501,552)
Decrease (increase) of other operating activities	(260,622)	(317,474)
Net cash flow from changes in the operating assets and liabilities	185,954	198,462
Amounts due from financial institutions	(686,040)	241,607
Other assets and liabilities	1,191,946	(40,991)
Decrease (increase) in the amount to be received for financial lease	(377,165)	(506,265)
Decrease (increase) of loans and advances	(732)	21,530
Net cash flow from operating activity before taxation	313,963	(85,657)
Profit tax paid	(20,114)	(4,376)
Cash flow from operating activity	293,849	(90,033)
Net cash flow from investing activity		
Decrease (increase) of fixed assets	7,269	(154,790)
Decrease (increase) of intangible assets	(874)	-
Decrease (increase) in securities	(4,340)	(1,053,794)
Net cash flow from investing activity	2,055	(1,208,584)
Cash flow from financial activity		
Increase (decrease) of borrowings received	(480,461)	1,336,413
Increase (decrease) of share capital	49,028	83,018
Repayment of lease liabilities	(16,231)	(32,462)
Net cash flow from financial activity	(447,664)	1,386,969
Net increase (decrease) in cash and cash equivalents	(151,760)	88,352
Cash and cash equivalents at the beginning of the period	427,371	395,378
Influence of exchange rate changes on cash and its equivalents	47,337	(56,359)
Cash and cash equivalents at the end of the period	322,948	427,371

Financial Statement Ratification Date: 16.10.2023



Chief Executive Officer

A. Gabrielyan
A. Gabrielyan

Chief Accountant

H. Hovhannisyan
H. Hovhannisyan

Financial Statement Ratification Date 16.10.2023

A. Gabrielyan

H. Hovhannisyan