

INCOME STATEMENT as of the periods indicated

'000 AMD	Q2 2018	Q2017	6m 2018	6m 2017	Change Q2 2018/ Q2 2017	Change 6M 2018/ 6M 2017
Interest income	217,466	219,243	411,558	451,205	-0.81%	-8.79%
Interest expenses	102,246	106,909	186,461	214,814	-4.36%	-13.20%
Net interest income	115,220	112,334	225,097	236,391	2.57%	-4.78%
Fee and Commission income	38,694	42,581	91,138	90,965	-9.13%	0.19%
Fee and Commission expense	18,361	22,034	43,458	46,350	-16.67%	-6.24%
Net fee and commission income	20,333	20,547	47,680	44,615	-1.04%	6.87%
Dividend income	n.m.	n.m.	n.m.	874	-	-
Net trade income	8,257	29,285	103,855	39,715	-71.80%	161.50%
Other operating income	273	81,016	728	86,825	-99.66%	-99.16%
Operating Income	144,083	243,182	377,360	408,420	-40.75%	-7.60%
Net withdrawals to possible asset loss reserves						
Administrative expenses	44,139	30,456	84,818	59,493	44.93%	42.57%
Other Operating expenses	4,959	5,905	7,344	9,275	-16.02%	-20.82%
Income before taxes	94,985	206,821	285,198	339,652	-54.07%	-16.03%
Profit tax charges	16,390	35,818	52,077	61,249	-54.24%	-14.97%
Net income	78,595	171,003	233,121	278,403	-54.04%	-16.26%
Other comprehensive income	Q2 2018	Q2017	6m 2018	6m 2017		
Net Gain on Available-for-Sale Financial Assets	-84,735	-20,353	-63,165	-19,656		
Other comprehensive income Tax	16,947	4,071	12,876	3,931		
Total other Comprehensive Income	-67,788	-16,282	-50,532	-15,725		
Total Comprehensive income	10,807	154,721	182,589	262,678		

BALANCE SHEET as of the periods indicated

'000 AMD	Jun 31, 2018	Dec 31, 2017
ASSETS		
Cash & cash balances with CBA	2,953	384
Claims on banks & other fin. institutions	68,038	144,832
Financial instruments at fair value through profit or loss	1,132,917	801,439
Claims on customers	54,148	204,044
Available-for-sale financial assets	8,253,550	7,931,789
Investments in statutory capital of other entities	34,270	34,270
PP&E and intangibles	52,495	35,358
Other assets	13,052	6,373
TOTAL ASSETS	9,611,423	9,158,489
LIABILITIES		
Due to banks and other fin. institutions	6,976,415	6,678,265
Due to customers	21,005	12,148
Deferred tax liabilities	190,008	199,628
Reserves	9,925	9,925
Other liabilities	273,086	86,407
TOTAL LIABILITIES	7,470,439	6,986,373
EQUITY		
Chartered capital	267,150	267,150
Share premium	208,011	208,011
Reserves	835,589	886,121
Retained earnings	830,234	810,834
TOTAL EQUITY	2,140,984	2,172,116
TOTAL EQUITY AND LIABILITIES	9,611,423	9,158,489