

INCOME STATEMENT as of the periods indicated

'000 AMD	Q3 2019	Q3 2018	9m 2019	9m 2018	Change Q3 2019/ Q3 2018	Change 9m 2019/ 9m 2018
Interest income	231,752	225,473	668,611	637,031	2.78%	4.96%
Interest expenses	110,456	108,046	308,448	294,507	2.23%	4.73%
Net interest income	121,296	117,427	360,163	342,524	3.29%	5.15%
Fee and Commission income	72,531	45,303	196,219	136,441	60.10%	43.81%
Fee and Commission expense	22,307	18,152	73,572	61,610	22.89%	19.42%
Net fee and commission income	50,224	27,151	122,647	74,831	84.98%	63.90%
Dividend income			17			
Net trade income	32,158	76,144	184,743	179,999	-57.77%	2.64%
Other operating income	-293	1,827	1,267	2,555	-116.04%	-50.41%
Operating Income	203,385	222,549	668,837	599,909	-8.61%	11.49%
Net withdrawals to possible asset loss reserves						
Administrative expenses	54,878	36,852	140,996	121,670	48.91%	15.88%
Other Operating expenses	4,318	2,548	11,146	9,892	69.47%	12.68%
Net gain from investment in statutory capital of other entities						
Income before taxes	144,189	183,149	516,695	468,347	-21.27%	10.32%
Profit tax charges	22,324	33,076	96,293	85,153	-32.51%	13.08%
Net income	121,865	150,073	420,402	383,194	-18.80%	9.71%
Other comprehensive income	Q3 2019	Q3 2018	9m 2019	9m 2018		
Net Gain on Available-for-Sale Financial Assets	148,073	-50,975	43,808	-114,140		
Other comprehensive income Tax	-29,615	10,195	-8,762	22,828		
Total other Comprehensive Income	118,458	-40,780	35,046	-91,312		
Total Comprehensive income	240,323	109,293	455,448	291,882		

BALANCE SHEET as of the periods indicated

'000 AMD	Sep 30, 2019	Dec 31, 2018
ASSETS		
Cash & cash balances with CBA	1,827	1,505
Claims on banks & other fin. institutions	72,233	65,840
Financial instruments at fair value through profit or loss	2,214,806	1,755,286
Claims on customers	74,268	27,331
Available-for-sale financial assets	8,236,532	6,909,061
Financial assets held-to-maturity		
Investments in statutory capital of other entities	44,170	44,170
PP&E and intangibles	44,757	49,132
Deferred tax assets		
Other assets	17,243	4,026
TOTAL ASSETS	10,705,836	8,856,351
LIABILITIES		
Due to banks and other fin. institutions	7,669,283	6,191,507
Due to customers	17,627	9,795
Financial liabilities at fair value through profit or loss		
Deferred tax liabilities	171,012	164,591
Reserves	90,762	89,894
Other liabilities	226,244	100,633
TOTAL LIABILITIES	8,174,928	6,556,420
EQUITY		
Chartered capital	267,150	267,150
Share premium	208,011	208,011
Reserves	832,721	797,675
Retained earnings	1,220,420	1,027,095
Other items of equity	2,606	
TOTAL EQUITY	2,530,908	2,299,931
TOTAL EQUITY AND LIABILITIES	10,705,836	8,856,351