

A P P E N D I X

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TECHNOLOGY FOR PRODUCING MONETARY INDICATORS OF THE REPUBLIC OF ARMENIA

With the purpose of elaborating and implementing monetary policy programs by the Central Bank of Armenia, as well as for providing to different users, Monetary and Financial Statistics division of Statistics Department periodically compiles, processes and publishes monetary indicators. They are surveyed in tables of "Analytical Accounts of the CBA", "Monetary Indicators" and "Armenian Financial System Indicators" (Appendices 2.13, 4.2 and 6.2). The process of producing these indicators is presented below.

Appendix 1.1

COMPILED OF ANALYTICAL ACCOUNTS OF CBA

I. Responsible departments

The analytical accounts of the CBA are produced by the Monetary and Financial Statistics Division daily till 9.30 a.m. of the following day. The source of the indicators produced is the data, provided by the Accounting Department.

II. Initial data

The Accounting Department provides the necessary information electronically, in three files. The data are installed in the CBA local network by the address, approved by the Accounting department, as follows:

1. Activxx - balances of assets accounts of the previous day, xx mark corresponds to the reporting date. E.g. assets accounts of 16th day of the month shall be installed in Activ16 file.

2. Passivxx - balances of liabilities accounts of the previous day, xx mark corresponds to the reporting date.

Balances of all the CBA balance sheet accounts in these two files are presented as follows:

Account number	Total	Dram	Convertible currency	Non-convertible currency

3. Ldxxxxxx - balances of FX accounts of the previous day, the 1st and 2nd marks following Ld shall correspond to the year of the reporting day, the 3rd and 4th marks - to the month of the reporting day, the 5th and 6th marks - to the reporting date. E.g. the file for FX balances of January 16, 2003 shall be Ld030116.

Balances of all the CBA FX accounts by currencies shall be presented as follows:

Account number	Balance	Currency	Exchange rate

All the above-mentioned data for the reporting day shall be provided electronically till 9.10 a.m. of the following day. Based on provided data the Monetary and Financial Statistics Division produces analytical accounts of the CBA of the previous day and net foreign assets (Appendices 2.13 and 2.6).

III. Production of analytical accounts of CBA

The analytical accounts of CBA are produced by the following steps:

1. Obtaining the above-mentioned electronic data from the Accounting Department.
2. Producing CBA statistically classified balance sheet of the given day, based on balances of assets and liabilities accounts.
3. Calculation of the CBA net foreign assets, based on balances of FX accounts.
4. Compiling tables of "Analytical Accounts of CBA".

For producing the balance sheet indicators the Monetary and Financial Statistics Division creates a special monthly file, which consists of five sheets:

1. Balances of all the CBA accounts (Appendix 2.1)
2. All the accounts concerning the IMF.
3. Balances of all accounts of commercial banks (Appendix 3.1).
4. Balances of all accounts of credit institutions (Appendix 5.1).
5. This is the biggest part of the file, indicating the following:
 - A. CBA statistically classified detailed balance sheet (Appendices 2.2 and 2.3), where the accounts are grouped.
 - B. Statistically classified detailed balance sheet of commercial banks (Appendices 3.2 and 3.3), compiled using the same principle as used for the CBA balance sheet.
 - C. Statistically classified detailed balances sheet of credit institutions (Appendices 5.2 and 5.3), compiled using the same principle as used for the balance sheet of the CBA and commercial banks.
 - D. Summary analytical presentation of the CBA balance sheet (see Section 5 of the Manual), which presents separate categories of assets and liabilities.
 - E. Summary analytical presentation of the commercial banks' balance sheet (see section 5 of the Manual), compiled using the same principle as used for the summary analytical presentation of the CBA balance sheet.
 - F. Commercial banks' survey (Section 5).
 - G. Summary analytical presentation of the credit institutions' balance sheet (see Section 5 of the Manual), compiled using the same principle as used for the analytical survey of CBA and commercial bank balance sheets.
 - H. Credit institutions' survey (Section 5).

- I. Armenian monetary survey (Appendices 4.1 and 4.2), which includes the survey of the whole Armenian banking system (CBA and commercial banks).
- J. Armenian financial system survey (Appendices 6.1 and 6.2), which includes survey of the whole Armenian financial system (CBA, commercial banks and credit institutions).

For producing net foreign assets of the CBA (NFA) the Monetary and Financial Statistics Division creates another file¹, consisting of the following sheets:

1. Balances of all accounts, included in the calculation of NFA, in convertible currency and gold, expressed in respective currencies. Balances of gold are expressed in gram (Appendix 2.4).

Account number	Currency code	Account name	Balance
1021	USD	Cash foreign currency	150.000

It means that the balance of 1021 account is USD 150.000.

2. Exchange rates of all currencies to USD and AMD (Appendix 2.5). Both fixed (program) exchange rates and actual exchange rates of the given day are given here. NFA of the CBA are calculated based on these exchange rates.

3. CBA foreign assets and foreign liabilities by accounts (Appendices 2.6 and 2.7). Foreign assets and liabilities are calculated for each day in AMD and USD, by program and actual exchange rates. Balances of accounts are calculated based on balance in the given currency and program and actual exchange rates of the given day.

All other CBA balance sheet indicators shall be produced from the detailed balance sheet, by the following steps:

Step 1

Balances of CBA assets and liabilities of the previous day are forwarded to Sheet 1 of the monthly file of the Monetary and Financial Statistics Division via a special computer program (macro) system. After that they are automatically forwarded to all the CBA balance sheets (Sheet 5).

Step 2

Total assets and total liabilities identity is reviewed in the CBA statistically classified balance sheet (vertical check).

Step 3

Balances of FX accounts, provided by the Accounting Department, are forwarded to Sheet 1 of the monthly file for NFA calculation via the special computer program (macro) system. The relevant exchange rates are forwarded to Sheet 2, automatically being inputted in relevant accounts, included in NFA calculation (NFA sheet).

Step 4

¹ Since NFA of the CBA must be calculated also by fixed (program) exchange rates, it is necessary to use balances of the respective FX accounts not only in AMD, but also in the given foreign currency.

Dram liabilities to non-residents are inputted from the CBA balance sheet to the table for NFA calculation.

Step 5

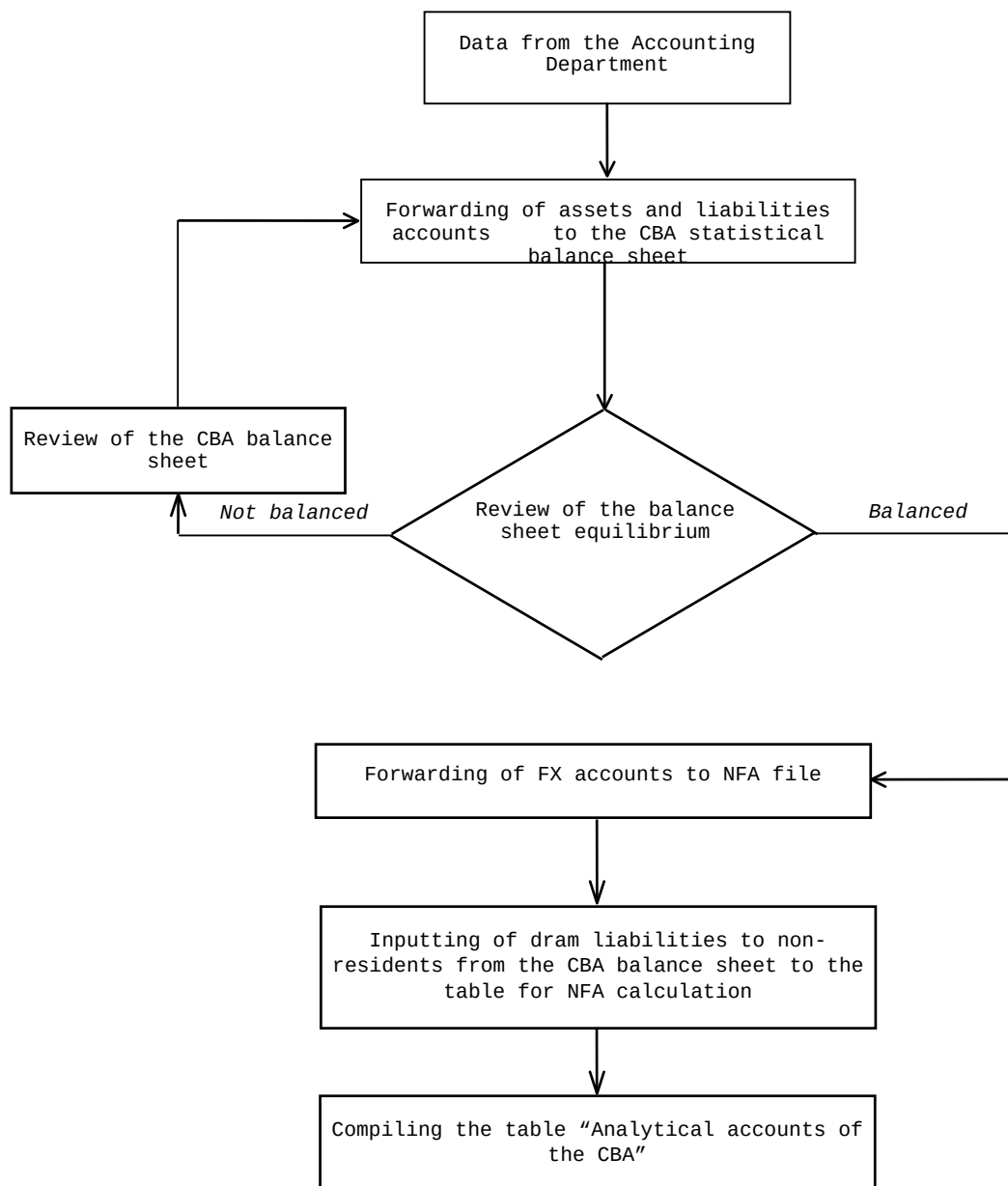
The table "Analytical accounts of CBA" is compiled (Appendix 2.13).

Net foreign assets, excluding privatization account, are taken from the relevant line of the table for NFA calculation (Appendix 2.6). Only balances in convertible currency are contained in accounts, included in calculation of net foreign assets. In column "By program exchange rate" all convertible currencies are calculated by fixed (program) exchange rates. USD/AMD fixed (program) exchange rate is taken as a basis for the calculation of fixed exchange rates. Program exchange rates of other currencies are determined based on the fixed cross exchange rates to USD.

Line "**Net foreign assets**" includes CBA net foreign assets (including privatization funds) in convertible currency by fixed (program) exchange rates

Line "**Privatization account**" includes FX amounts included in privatization account and calculated by program exchange rates.

Chart of compilation procedure of Analytical accounts of CBA



PRODUCTION OF ARMENIAN MONETARY INDICATORS

I. Principles of production

The balance sheets of the CBA and commercial banks are used for production of Monetary indicators. They present the sum of summary balance sheets of all commercial banks. Monetary indicators are compiled weekly and monthly.

Monthly indicators are compiled till the 20th day of the month following the reporting month. If the 20th day is a non-business day the indicators shall be prepared by the following business day.

Weekly indicators are prepared by the fifth business day following the reporting week

II. Responsible departments

Monetary and Financial Statistics Division of Statistics Department is responsible for production of Monetary indicators. Accounting Department (with regard to CBA indicators) and Report Processing Division of Statistics Department (with regard to commercial banks balance sheet) are responsible for submission of initial data.

III. Initial data

The source for production of indicators is the statistically classified balance sheet of CBA and commercial banks.

All data above shall be provided electronically. The summary balance sheet survey of commercial banks shall be provided as follows:

- for the reporting month - by the 18th day of the following month, and if the day is non-business day - till the following business day,
- for the reporting week - till the following Thursday 1 p.m., and if Thursday is non-business day - the following business day.

IV. Production of Monetary indicators

The Monetary indicators shall be produced as follows:

1. Commercial banks balance sheet indicators provided by Report Processing Division of Statistics Department are used to draw up the statistically classified summary balance sheet of commercial banks.
2. The consolidated balance sheets of the CBA and commercial banks are used to draw up the enlarged Monetary Survey of the Republic of Armenia (Appendix 4.1).
3. The table "Monetary indicators" is drawn up (Appendix 4.2).

While producing the Monetary indicators, the balances of balance sheet accounts of commercial banks, as well as of the CBA, are presented by types of currency - AMD, convertible, non-convertible currency. Balances are presented in AMD:

Account number	Dram	Convertible currency	Non-convertible currency	Total

Files with respective data are placed by the addresses as follows:

Weekly balance sheet indicators - Dvark/Info/W_bal/Banks/date/...

Monthly balance sheet indicators - Dvark/Info/M_bal/Banks/date/...

Files with surveyed weekly balance sheet indicators are as follows:

month_day_year, e.g. the file 03_26_03 comprises balance sheet indicators of 26 March, 2003.

Files with surveyed monthly balance sheet indicators are as follows:

31_month_year, e.g. the file 31_05_03 comprises balance sheet indicators of May 2003.

Below is the detailed process of Monetary indicators production:

Step 1

Banks balance sheet survey is received from Report Processing Division of Statistics Department.

Step 2

Balances of accounts in the received files are forwarded to a special monthly file created by Monetary and Financial Statistics Division - to the section for balance accounts of commercial banks (Sheet 3), then they are automatically forwarded to the statistically classified detailed balance sheet of banks (Sheet 5). Thus the summary analytical presentation of balance sheet of commercial banks (Sheet 5) (Section 5) and enlarged Monetary Survey is obtained (Appendix 4.1).

Step 3

The identity of assets and liabilities is reviewed in balance sheets of commercial banks (Appendices 3.2 and 3.3).

Step 4

The identity of **NFA+NDA = Broad Money** is reviewed in the enlarged tables of summary analytical presentation of balance sheet of commercial banks and of Monetary Survey (Appendix 4.1).

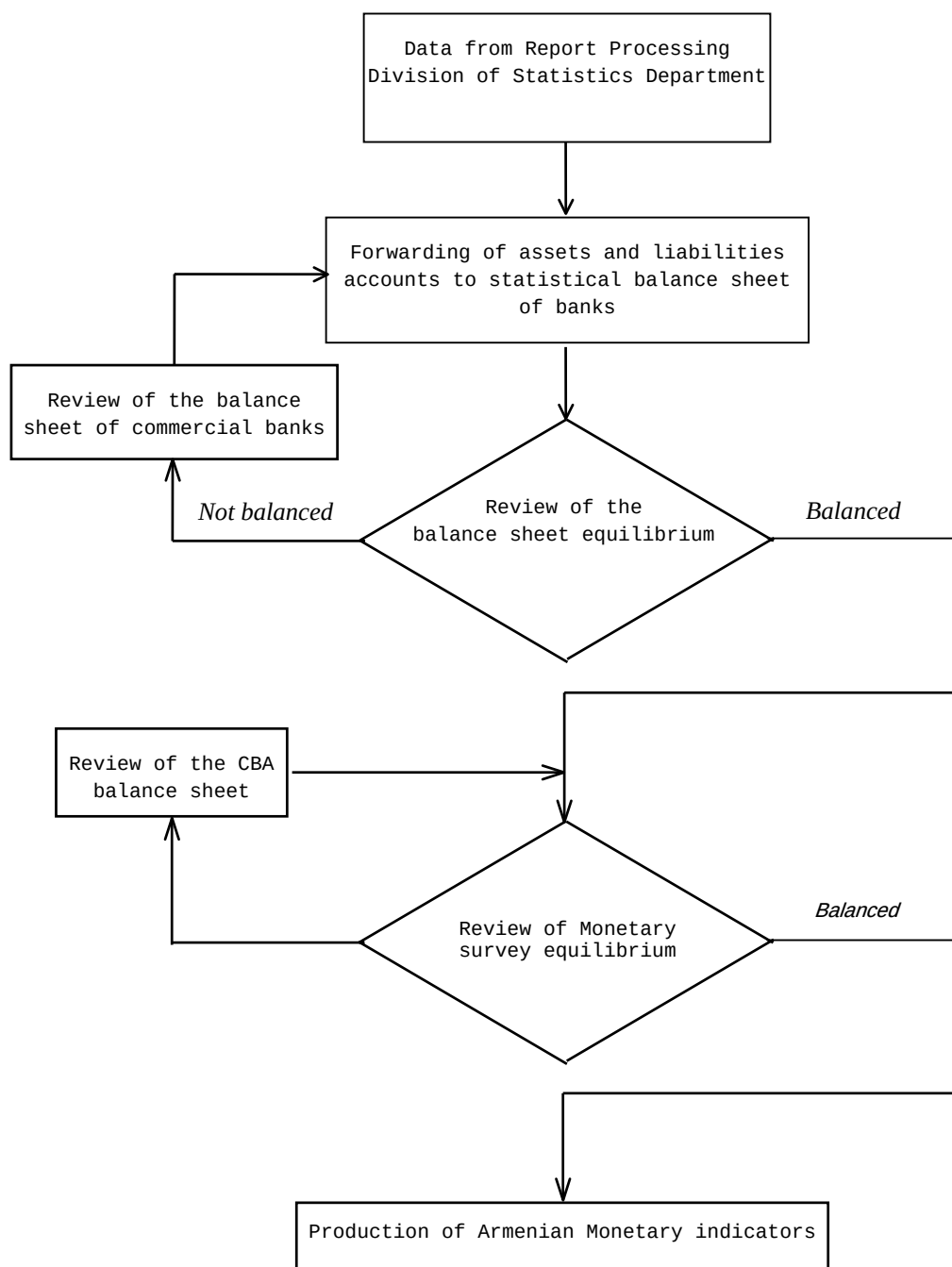
Step 5

The summary analytical presentation of balance sheet of commercial banks originates the commercial banks' survey.

Step 6

The Analytical accounts of CBA and summary analytical presentation of balance sheet of commercial banks are used to draw up the Monetary indicators of the Republic of Armenia. The core table, which provides the Monetary Policy survey indicators, is the Monetary Survey. The items of the table are the sum of summary balance sheet indicators of the CBA and commercial banks.

Chart of compilation procedure of Monetary indicators of the Republic of Armenia



PRODUCTION OF ARMENIAN FINANCIAL SYSTEM INDICATORS

I. Principles of production

The balance sheets of the CBA, commercial banks and credit institutions are used for production of Financial System indicators. The survey indicators are compiled monthly.

Indicators shall be prepared by the 20th day of the month following the reporting month. If the 20th day is a non-business day the indicators shall be prepared by the following business day.

II. Responsible departments

Monetary and Financial Statistics Division of Statistics Department is responsible for production of Financial System indicators. Accounting Department (with regard to CBA indicators) and Report Processing Division of Statistics Department (with regard to commercial banks and credit institutions balance sheet) are responsible for submission of initial data.

III. Initial data

The source for production of indicators is the statistically classified balance sheet of CBA, balance sheet indicators of commercial banks and credit institutions.

All data above shall be provided electronically. The summary balance sheets of commercial banks and credit institutions shall be provided till the 18th day of the month following the reporting month, and if the 18th day is non-business day - till the following business day.

IV. Production of Financial System indicators.

The Financial System indicators shall be produced as follows:

1. Commercial banks balance sheet indicators provided by Report Processing Division of Statistics Department are used to draw up the statistically classified summary balance sheet of commercial banks.
2. Balance sheet indicators of credit institutions provided from Report Processing Division of Statistics Department are used to draw up the statistically classified summary balance sheet of credit institutions.
3. The consolidated balance sheets of the CBA, commercial banks and credit institutions are used to compile the enlarged Financial survey of the Republic of Armenia (Appendix 6.1).
4. The table "Financial System indicators" is drawn up (Appendix 6.2).

While producing the Financial survey, the balances of balance sheet accounts of credit institutions, as well as of the CBA and commercial banks, are presented by types of currency - AMD, convertible, non-convertible currency. Balances are presented in AMD:

<i>Account number</i>	<i>Dram</i>	<i>Convertible currency</i>	<i>Non-convertible currency</i>	<i>Total</i>

Files with respective data of credit institutions are placed by the addresses as follows:

Dvark/Info/M_bal/Credits/date/...

The survey files of balance sheet indicators are as follows:

31_month_date, e.g. the file 31_05_03 comprises balance sheet indicators of May 2003.

Below is the detailed process of Financial System indicators production:

Step 1

Credit institutions balance sheet survey is received from Report Processing Division of Statistics Department.

Step 2

Balances of accounts in the received files are forwarded to a special monthly file created by Monetary and Financial Statistics Division - to the section for balance accounts of credit institutions (Sheet 4), then they are automatically forwarded to the statistically classified detailed balance sheet of credit institutions (Sheet 5). Thus the summary analytical presentation of balance sheet of credit institutions (Sheet 5) (section 5) and enlarged Financial Survey is obtained (appendix 6.1).

Step 3

The identity of assets and liabilities is reviewed in balance sheets of credit institutions (Appendices 5.2 and 5.3).

Step 4

The identity of **NFA+NDA= Financial System liquid liabilities** is reviewed in the enlarged table of Financial survey. (Appendix 6.1).

Step 5

The summary analytical presentation of balance sheet of credit institutions originates the credit institutions' survey.

Step 6

The Analytical accounts of CBA and summary analytical presentation of balance sheet of commercial banks and credit institutions are used to draw up the Financial survey of the Republic of Armenia. The core table, which provides the Financial System indicators, is the Financial Survey. The items of the table are the sum of summary balance sheet indicators of the CBA, commercial banks and credit institutions.

APPENDIX 2

CBA ACCOUNTS

Appendix 2.1. CBA BALANCE SHEET ACCOUNTS

A/N	Account title	Balances of accounts in AMD			
		Total (month/day)	in AMD	in convertible currency	in non- convertible currency
ASSETS					
1011	Cash in vault at CBA in AMD	4,546,873	4,546,873	0	0
1012	Cash in transit in AMD	0	0	0	0
.....					
2691	Reserves for accounts receivables losses	0	0	0	0
2692	Reserve for other losses	0	0	0	0
2711	Future expenses	0	0	0	0
Total		356,026,791	23,110,809	332,900,005	15,978
LIABILITIES AND CAPITAL					
3011	Notes in circulation	90,820,321	90,820,321	0	0
3012	Coins in circulation	1,863,177	1,863,177	0	0
3111	Correspondent accounts with resident banks in AMD	17,277,667	17,277,667	0	0
.....					
5911	Profit/loss during current period	195,806	195,806	0	0
5912	Profit/loss during previous period	0	0	0	0
5913	Undistributed income (loss)	0	0	0	0
Total		356,026,791	23,110,809	332,900,005	15,978

Appendix 2.2. Statistically classified detailed balance sheet of the CBA

(thous. drams, as of the end of period)

A/N		Date
ASSETS		
1. FOREIGN ASSETS		270,551,288
1.1. IN CONVERTIBLE CURRENCY		270,536,783
1.1.1. MONETARY GOLD & SDR		18,882,775
1211	Standard gold bullions	0
1231	Standard gold bullions in transit	0
ADJ	Reserve position in IMF ¹	0
ADJ	SDR holdings in IMF ¹	18,882,775
1.1.2. CLAIMS ON FOREIGN BANKS AND OTHER FINANCIAL INSTITUTIONS		195,465,262
1111	CBA correspondent accounts with non-resident banks in FX	10,107,732
1125	Accounts with other international organizations in FX	0
1221	Deposits in gold with non-resident banks	0
1241	CBA correspondent accounts with non-resident banks in gold	9,802,150
1411	Demand deposits in with non-resident banks in FX	0
1413	Time deposits with non-resident banks in FX	115,005,601
1415	Demand deposits in with non-resident financial institutions in FX	0
1417	Time deposits with non-resident financial institutions in FX	0
1431	Repo agreements with non-resident banks in FX	0
1433	Repo agreements with non-resident financial institutions in FX	0
1441	Trust accounts with non-resident banks in FX	60,549,779
1443	Trust accounts with non-resident financial institutions in FX	0
1451	L/C with non-resident banks in FX	0
1523	Loans to non-resident banks in FX	0
1.1.3. OTHER CLAIMS IN CONVERTIBLE CURRENCY		56,188,746
1021	Foreign currency cash in vault	489,019
1022	Foreign currency cash in transit	0
1024	Payment documents equivalent to cash in FX	0
1026	Worn-out foreign currency in vault	0
1331	Foreign government discount securities in FX for resale and sale	0
1333	Foreign government interest bearing securities in FX for resale and sale	0
1334	Foreign government other securities for resale and sale	0
1336	Market price adjustment account of foreign government securities in FX for resale and sale	0
1341	Foreign non-government discount securities in FX for resale and sale	0
1343	Foreign non-government interest bearing securities in FX for resale and sale	0
1344	Foreign non-government other securities in FX for resale and sale	0
1346	Market price adjustment account of foreign non-government securities in FX for resale and sale	0
1361	Investments in non-resident legal entities' equity in FX	1,065
1611	Foreign government discount securities held up to maturity in FX	2,791,700
1613	Foreign government interest bearing securities held up to maturity in FX	52,907,485
1614	Foreign government securities held up to maturity in FX	0
1616	Market price adjustment account of foreign government securities held up to	0

	maturity in FX	
1621	Foreign non-government discount securities held up to maturity in FX	0
1623	Foreign non-government interest bearing securities held up to maturity in FX	0
1624	Foreign non-government other securities held up to maturity in FX	0
1626	Market price adjustment account of foreign non-government securities held up to maturity in FX	0
2423	Capital investments in non-resident legal entities' equity in FX	0
2561	Discount securities sold through reverse repo agreements in FX	0
2562	Interest bearing securities sold through reverse repo agreements in FX	0
2632	External debtors on financial operations with non-residents in FX	0
2635	Intermediate accounts on financial operations with non-residents in FX	21
2636	Interstate settlements for financial operations in FX, less:	0
1332	Discounts receivable on foreign government securities in FX for resale and sale	0
1342	Discounts receivable on foreign non-government securities in FX for resale and sale	0
1612	Discounts receivable on foreign government securities held up to maturity in FX	-543
1622	Discounts receivable on foreign non-government securities in FX	0
1.2. IN NON-CONVERTIBLE CURRENCY		14,424
1.2.1. CLAIMS ON FOREIGN BANKS AND OTHER FINANCIAL INSTITUTIONS		14,395
1111	Correspondent accounts of CBA with non-resident banks in FX	14,395
1125	Accounts with other international organizations in FX	0
1411	Demand deposits with non-resident banks in FX	0
1413	Time deposits with non-resident banks in FX	0
1415	Demand deposits with non-resident financial institutions in FX	0
1417	Time deposits with non-resident financial institutions in FX	0
1431	Repo agreements with non-resident banks in FX	0
1433	Repo agreements with non-resident financial institutions in FX	0
1441	Trust accounts with non-resident banks in FX	0
1443	Trust accounts with non-resident financial institutions in FX	0
1451	L/C with non-resident banks in FX	0
1523	Loans to non-resident banks in FX	0
1.2.2. OTHER CLAIMS IN NON-CONVERTIBLE CURRENCIES		30
1021	Foreign currency cash in vault	30
1022	Foreign currency cash in transit	0
1024	Payment documents equivalent to cash in FX	0
1026	Worn-out foreign currency in vault	0
1331	Foreign government discount securities in FX for resale and sale	0
1333	Foreign government interest bearing securities in FX for resale and sale	0
1334	Foreign government other securities for resale and sale	0
1336	Market price adjustment account of foreign non-government securities in FX for resale and sale	0
1341	Foreign non-government discount securities in FX for resale and sale	0
1343	Foreign non-government interest bearing securities in FX for resale and sale	0
1344	Foreign non-government other securities in FX for resale and sale	0
1346	Market price adjustment account of foreign non-government securities in FX for resale and sale	0
1361	Investments in non-resident legal entities' equity in FX	0
1611	Foreign government discount securities held up to maturity in FX	0

1613	Foreign government interest bearing securities held up to maturity in FX	0
1614	Foreign government other securities held up to maturity in FX	0
1616	Market price adjustment account of foreign non-government securities held up to maturity in FX	0
1621	Foreign non-government discount securities held up to maturity in FX	0
1623	Foreign non-government interest bearing securities held up to maturity in FX	0
1624	Foreign non-government other securities held up to maturity in FX	0
1626	Market price adjustment account of foreign non-government securities held up to maturity in FX	0
2423	Capital investments in non-resident legal entities' equity in FX	0
2561	Discount securities sold through reverse repo agreements in FX	0
2562	Interest bearing securities sold through repo agreements in FX	0
2632	External debtors on financial operations with non-residents in FX	0
2635	Intermediate accounts on financial operations with non-residents in FX	0
2636	Interstate settlements FX for financial operations in FX, less:	0
1332	Discounts receivable on foreign government securities in FX for resale and sale	0
1342	Discounts receivable on foreign non-government securities in FX for resale and sale	0
1612	Discounts receivable on foreign government securities held up to maturity in FX	0
1622	Discounts receivable on foreign non-government securities in FX	0
1.3. FOREIGN ASSETS IN AMD		81
1352	Investments in non-resident legal entities' equity in AMD	0
1423	Repo agreements with non-resident banks in AMD	0
1513	Loans to non-resident banks in AMD	0
1517	Overdrafts to non-resident banks in AMD	0
2422	Capital investments in non-resident legal entities' equity in AMD	0
2612	External debtors - operations with non-residents in AMD	81
2615	Intermediate accounts - operations with non-residents in AMD	0
2616	Interstate settlements in AMD	0
2. CLAIMS ON CENTRAL GOVERNMENT		1,094,455
1311	Government discount securities in AMD for resale and sale	0
1313	Government interest bearing securities in AMD for resale and sale	594,455
1314	Other government securities in AMD for resale and sale	0
1316	Market price adjustment account of government securities in AMD for resale and sale	0
1531	Loans to government in AMD	0
1533	Overdraft to government in AMD	0
1631	Government discount securities held up to maturity in AMD	0
1633	Government interest bearing securities held up to maturity in AMD	0
1634	Other government securities held up to maturity in AMD	0
1636	Market price adjustment account of government securities held up to maturity in AMD	0
2551	Discount securities sold through reverse repo agreements in AMD	0
2552	Interest bearing securities sold through reverse repo agreements in AMD, less:	500,000
1312	Discounts receivable on government securities in AMD for resale and sale	0
1632	Discounts receivable on government discount securities held up to maturity in AMD	0

3. CLAIMS ON RESIDENT BANKS		6,704,470
3.1. CLAIMS ON BANKS IN AMD		6,704,470
1421	Repo agreements with resident banks in AMD	0
1425	Foreign currency attraction swap	0
1461	Demand deposits with resident banks in AMD	0
1463	Time deposits with resident banks in AMD	0
1511	Loans to resident banks in AMD	8,400,000
1515	Overdrafts to resident banks in AMD, less:	0
3421	Time deposits attracted from resident banks in AMD	-900,000
3441	Reverse repo agreements with resident bank in AMD	-516,975
3445	Foreign currency allocation swap	-278,555
3.2. CLAIMS ON BANKS IN FX		0
3.2.1. IN CONVERTIBLE CURRENCY		0
1521	Loans to resident banks in FX	0
3.2.2. IN NON-CONVERTIBLE CURRENCY		0
1521	Loans to resident banks in FX	0
4. CLAIMS ON ECONOMY		39,378
4.1. CLAIMS ON ENTERPRISES		0
1321	Resident non-government discount securities in AMD for resale and sale	0
1323	Resident non-government interest bearing securities in AMD for resale and sale	0
1324	Other resident non-government securities in AMD for sale	0
1326	Market price adjustment account of resident non-government securities in AMD	0
1641	Non-government discount securities held up to maturity in AMD	0
1643	Non-government interest bearing securities held up to maturity in AMD	0
1644	Other non-government securities held up to maturity in AMD	0
1645	Interests/coupon pays accrued on non-government securities in AMD held until maturity	0
1646	Adjustment account for market price of non-government securities held up to maturity in AMD, less:	0
1322	Discounts receivable on resident non-government securities in AMD for resale and sale	0
1642	Discounts receivable on resident non-government discount securities held up to maturity in AMD	0
4.2. CLAIMS ON HOUSEHOLDS		39,378
1541	Loans to CBA staff in AMD	39,378
5. OTHER ASSETS		8,295,943
5.1. OTHER FINANCIAL ASSETS		2,200,593
1112	Interest accrued on non-resident banks correspondent accounts in FX	0
1122	Interest accrued on SDR holdings in the IMF	30,709
1124	Interest accrued on reserve position in the IMF	0
1126	Interest accrued on accounts of other international organizations in FX	0
1222	Interest accrued on deposits in gold with non-resident banks	0
1242	Interest accrued on non-resident banks correspondent accounts in gold	0
1315	Interest/coupon pays accrued on government securities in AMD for resale and sale	18,278
1325	Interest/coupon pays accrued on non-government securities in AMD for resale and sale	0
1335	Interest/coupon pays accrued on non-resident government securities in FX for	0

	resale and sale	
1345	Interest/coupon pays accrued on non-resident non-government securities in FX for resale and sale	0
1351	Investments in resident legal entities' equity in AMD	604,655
1371	Discount securities purchased through repo agreements in AMD	0
1372	Interest bearing securities purchased through repo agreements in AMD	0
1373	Market price adjustment account of securities purchased through repo agreements in AMD	0
1381	Discount securities purchased through repo agreements in FX	0
1382	Interest bearing securities purchased through repo agreements in FX	0
1383	Market price adjustment account of securities purchased through repo agreements in FX	0
1412	Interest accrued on demand deposits with non-resident banks in FX	0
1414	Interest accrued on time deposits with non-resident banks in FX	715,674
1416	Interests accrued on demand deposits with non-resident financial institutions in FX	0
1418	Interest accrued on time deposits with non-resident financial institutions in FX	0
1422	Interest accrued on repo agreements with resident banks in AMD	0
1424	Interest accrued on repo agreements with non-resident banks in AMD	0
1426	Interest accrued on foreign currency attraction swap with resident banks	0
1432	Interest accrued on repo agreements with non-resident banks in FX	0
1434	Interest accrued on repo agreements with non-resident financial institutions in FX	0
1442	Interest accrued on trust accounts with non-resident banks in FX	0
1444	Interest accrued on trust accounts with non-resident financial institutions in FX	0
1452	Interest accrued on L/C with non-resident banks in FX	0
1462	Interest accrued on demand deposits with resident banks in AMD	0
1464	Interest accrued on time deposits in resident banks in AMD	0
1512	Interest accrued on loans to resident banks in AMD	57,074
1514	Interest accrued on loans to non-resident banks in AMD	0
1516	Interest accrued on overdrafts to resident banks in AMD	0
1518	Interest accrued on overdrafts to non-resident banks in AMD	0
1519	Interest accrued on unused part of credit lines to resident banks	0
1522	Interest accrued on loans to resident banks in FX	0
1524	Interest accrued on loans to non-resident banks in FX	0
1532	Interest accrued on loans in AMD to government	0
1534	Interest accrued on overdraft to government in AMD	0
1542	Interest accrued on loans to CBA staff in AMD	162
1615	Interest/coupon pays accrued on non-resident government securities held up to maturity in FX	495,487
1625	Interest/coupon pays accrued on non-resident non-government securities held up to maturity in FX	0
1635	Interest/coupon pays accrued on government securities held up to maturity	0
2421	Capital investments in resident legal entities' equity in AMD	0
2571	Foreign currency receivable due to foreign currency swap	278,555
2614	Intermediate accounts of financial operations with residents in AMD	0
2624	Intermediate accounts of non-financial operations with residents in FX	0
2625	Intermediate accounts of non-financial operations with non-residents in FX	0
2634	Intermediate accounts of financial operations with residents in FX	0
2652	Interests accrued on financial leasing with residents in AMD	0

2654	Interests accrued on financial leasing with non-residents in AMD	0
2662	Interests accrued on financial leasing with residents in FX	0
2664	Interests accrued on financial leasing with non-residents in FX	0
5.2. ACCOUNTS RECEIVABLE		880,079
2431	Debtors for capital investments in AMD - land	0
2432	Debtors for capital investments in AMD - buildings and constructions	80,523
2433	Debtors for capital investments in AMD - office equipment	1,597
2434	Debtors for capital investments in AMD - computer hardware and netware	0
2435	Debtors for capital investments in AMD - vehicles	0
2436	Debtors for capital investments in AMD - other fixed assets	2,760
2437	Debtors for capital investments in AMD - leased fixed assets	0
2438	Debtors for capital investments in AMD - non-tangible assets	8,419
2441	Debtors for capital investments in FX - land	0
2442	Debtors for capital investments in FX - buildings and constructions	0
2443	Debtors for capital investments in FX - office equipment	0
2444	Debtors for capital investments in FX - computer hardware and netware	91,751
2445	Debtors for capital investments in FX - vehicles	27,980
2446	Debtors for capital investments in FX - other fixed assets	0
2447	Debtors for capital investments in FX - leased fixed assets	0
2448	Debtors for capital investments in FX - non-tangible assets	0
2611	External debtors - operations with residents in AMD	598,291
2613	Internal debtors in AMD	19,776
2617	Prepayments for issuing banknotes in AMD	0
2618	Prepayments for issuing coins in AMD	0
2621	External debtors for non-financial operations with residents in FX	0
2622	External debtors for non-financial operations with non-residents in FX	28,789
2623	Internal debtors for non-financial operations in FX	20,194
2627	Prepayments for issuing banknotes in FX	0
2628	Prepayments for issuing coins in FX	0
2631	External debtors for financial operations with residents in FX	0
2651	Receivables from financial leasing with residents in AMD	0
2653	Receivables from financial leasing with non-residents in AMD	0
2655	Future income on financial leasing in AMD	0
2661	Receivables from financial leasing with residents in FX	0
2663	Receivables from financial leasing with non-residents in FX	0
2665	Future income on financial leasing in FX	0
2711	Future expenses	0
5.3. NON-FINANCIAL ASSETS		5,215,271
1212	Non-standard gold bullions	0
1232	Non-standard gold bullions in transit	0
2011	Land	4,311
2012	Buildings and constructions	3,779,215
2013	Office equipment	374,239
2014	Computer hardware and netware	1,159,529
2015	Vehicles	150,583
2016	Other fixed assets	1,744,803

2017	Fixed assets acquired via financial lease	0
2111	Computer software	123,467
2112	Other non-tangible assets	0
2212	Buildings and constructions out of use	105,985
2213	Office equipment out of use	15
2214	Computer hardware and netware out of use	0
2215	Vehicles out of use	0
2216	Other fixed assets out of use	11,429
2217	Non-tangible assets out of use	0
2232	Buildings and constructions leased	0
2233	Office equipment leased	14,318
2234	Computer hardware and netware leased	426,005
2235	Vehicles leased	0
2236	Other fixed assets leased	34,212
2237	Non-tangible assets leased	6,834
2311	Inventory	119,209
2321	Non-durable goods	22,676
2411	Capital investments in CBA fixed assets	337,880
2511	Other precious metals bullions	0
2512	Other precious metals	0
2521	Coins of precious metals	298,357
2522	Medals of precious metals	2,503
2523	Coins of non-precious metals	718
2524	Medals of non-precious metals	0
2525	Other numismatic values	14,368
2531	Museum pieces of precious metals	2,788
2532	Museum pieces of non-precious metals	678
2533	Other museum pieces	1,643
2541	Issuing banknotes	0
2542	Issuing coins, less:	0
2022	Depreciation - buildings and constructions	-656,083
2023	Depreciation - office equipment	-247,979
2024	Depreciation - computer hardware and netware	-1,392,045
2025	Depreciation - vehicles	-94,566
2026	Depreciation - other fixed assets	-1,032,449
2027	Depreciation - fixed assets acquired via financial lease	0
2121	Depreciation - computer software	-97,373
2122	Depreciation - other non-tangible assets	0
TOTAL ASSETS		

1. All IMF related figures are not from the CBA balance sheet but from revised data provided by the IMF Statistics Department. The difference between the data of balance sheet and the revised data is shown in other liabilities (point 6, Appendix 2.3).

Appendix 2.3. Statistically classified detailed balance sheet of the CBA

(thous. drams, as of the end of period)

A/N		Date
LIABILITIES		
1. MONETARY BASE		103,217,586
1.1. CASH OUTSIDE THE CBA		85,528,167
3011	Notes in circulation	90,820,321
3012	Coins in circulation	1,863,177
	Less: cash in CBA	-7,155,330
1011	Cash in vault at CBA in AMD	-4,546,873
1012	Cash in transit in AMD	0
1013	Cash in CBA branches in AMD	-2,608,457
1014	Payment documents equivalent to cash in AMD	0
1.2. RESIDENT BANKS' CORRESPONDENT AND OTHER ACCOUNTS		17,277,758
1.2.1. CORRESPONDENT ACCOUNTS OF BANKS IN AMD		17,277,758
3111	Correspondent accounts of resident banks in AMD	17,277,667
3411	Demand deposits of resident banks in AMD	17,277,667
1.2.2. CORRESPONDENT ACCOUNTS OF BANKS IN FX		91
	In convertible currency	
3121	Correspondent accounts of resident banks in FX	88
	In non-convertible currency	
3121	Correspondent accounts of resident banks in FX	3
1.3. DEMAND DEPOSITS OF RESIDENTS IN AMD		394,482
1.3.1. FROM ENTERPRISES		57,339
3511	Current accounts of resident legal entities in AMD	57,339
3531	Demand deposits of resident legal entities in AMD	0
1.3.2. FROM HOUSEHOLDS		337,143
3535	Demand deposits from CBA staff in AMD	335,925
3516	Accounts of persons holding no resident legal entity status in AMD	1,218
3517	Accounts of resident individuals in AMD	0
1.3.3. FROM OTHER FINANCIAL INSTITUTIONS		0
3415	Demand deposits from resident financial institutions in AMD	0
1.4. TIME DEPOSITS OF RESIDENTS IN AMD		0
1.4.1. FROM ENTERPRISES		0
3541	Time deposits of resident legal entities in AMD	0
1.4.2. FROM HOUSEHOLDS		0
3545	Time deposits from CBA staff in AMD	0
1.4.3. OTHER FINANCIAL INSTITUTIONS		0
3425	Time deposits from resident financial institutions in AMD	0
1.5. DEPOSITS OF RESIDENT ENTERPRISES IN FX		17,179
3521	Accounts of resident legal entities in FX	17,179

3551	Demand deposits of resident legal entities in FX	0
3561	Time deposits of resident legal entities in FX	0
2. OTHER LIABILITIES TO BANKS ¹		60,422
2.1. IN AMD		0
3115	Armenian banks statutory fund replenishment accounts in AMD	0
3461	Resident banks L/C with CBA in AMD	0
2.2. IN FOREIGN CURRENCY		60,422
3125	Armenian banks statutory fund replenishment accounts in FX	60,422
3471	Resident banks L/C with CBA in FX	0
3. DEPOSITS OF THE GOVERNMENT		27,797,586
3.1. DEPOSITS OF THE GOVERNMENT IN AMD		27,642,774
3611	Government accounts in AMD	27,306,815
3613	Government accounts of humanitarian aid in AMD	0
3614	PIU accounts in AMD	335,959
3631	Demand deposits of government in AMD	0
3651	Time deposits of government in AMD	0
3.2. DEPOSITS OF THE GOVERNMENT IN FOREIGN CURRENCY		154,812
3621	Government accounts of humanitarian aid in FX	0
3622	PIU accounts in FX	0
3641	Demand deposits of government in FX	154,812
3661	Time deposits of government in FX	0
3.3. DEPOSITS OF STATE FUND OF SOCIAL INSURANCE		
3515	Accounts of the State Fund of Social Insurance in AMD	0
4. FOREIGN LIABILITIES		116,438,959
4.1. IN CONVERTIBLE CURRENCY		116,318,221
*	IMF credit ²	105,217,730
3123	Correspondent accounts of non-resident banks in FX	0
3431	Loans from non-resident banks in FX	8,040,822
3433	Loans from non-resident financial institutions in FX	0
3435	Overdrafts from non-resident banks in FX	0
3451	Reverse repo agreements with non-resident banks in FX	0
3453	Reverse repo agreements with non-resident financial institutions in FX	0
3473	Non-resident banks L/C with CBA in FX	0
3523	Current accounts of non-resident legal entities in FX	0
3553	Demand deposits of non-resident legal entities in FX	0
3563	Time deposits of non-resident legal entities in FX	0
3583	Funds from non-residents for trust management in FX	0
3723	Loans from other international and foreign organizations in FX	0
3725	Accounts of other international and foreign organizations in FX	0
4622	Creditors with non-residents in FX	59,670
4625	Intermediate accounts with non-residents in FX	0

4626	Interstate settlements in FX	0
4814	Liabilities in FX due to settlements through checks or other payment documents with non-residents	0
4822	Liabilities on L/C in FX	0
4.2. IN NON-CONVERTIBLE CURRENCY		17,415
3123	Correspondent accounts of non-resident banks in FX	0
3431	Loans from non-resident banks in FX	0
3433	Loans from non-resident financial institutions in FX	0
3435	Overdrafts from non-resident banks in FX	0
3451	Reverse repo agreements with non-resident banks in FX	0
3453	Reverse repo agreements with non-resident financial institutions in FX	0
3473	Non-resident banks L/C with CBA in FX	0
3523	Accounts of non-resident legal entities in FX	0
3553	Demand deposits of non-resident legal entities in FX	0
3563	Time deposits of non-resident legal entities in FX	0
3583	Funds from non-residents for trust management in FX	0
3723	Loans from other international and foreign organizations in FX	0
3725	Accounts of other international and foreign organizations in FX	0
4622	Creditors with non-residents in FX	0
4625	Intermediate accounts with non-residents in FX	0
4626	Interstate settlements in FX	0
4814	Liabilities in FX due to settlements through checks or other payment documents with non-residents in FX	0
4822	Liabilities on L/C in FX	0
4.3. FOREIGN LIABILITIES IN AMD		103,323
3113	Correspondent accounts of non-resident banks in AMD	81,030
3413	Demand deposits from non-resident banks in AMD	0
3423	Time deposits from non-resident banks in AMD	0
3443	Reverse repo agreements with non-resident banks in AMD	0
3463	Non-resident banks L/C with CBA in AMD	0
3513	Accounts of non-resident legal entities in AMD	0
3518	Accounts of persons holding no resident legal entity status in AMD	0
3533	Demand deposits of non-resident legal entities in AMD	0
3543	Time deposits of non-resident legal entities in AMD	0
3714	Accounts of other international organizations in AMD	504
3573	Funds from non-residents for trust management in AMD	0
4612	Creditors with non-residents in AMD	19,496
4615	Intermediate accounts with non-residents in AMD	0
4616	Interstate settlements in AMD	2,292
4812	Liabilities in AMD due to settlements by check or other payment documents with non-residents	0
5. CAPITAL ACCOUNTS		17,003,711
5.1. CURRENT AND UNDISTRIBUTED PROFIT		195,806
5911	Profit / loss	195,806
5912	Profit/loss of previous period	0
5913	Undistributed (accumulated) profit/loss	0
5.2. STATUTORY FUND		100,000
5011	Statutory Fund	100,000
5.3. GENERAL RESERVE		9,335,185

5111	General Reserve	9,335,185
5.4. ASSET AND OTHER LOSS RESERVES		184,624
1591	Provision for bad loans	21,927
1592	Provision for guarantees issued by CBA	162,696
2691	Reserves for accounts receivables losses	0
2692	Reserve for other losses	0
5.5. REVALUATION RESERVES		7,188,095
5511	Foreign currency revaluation reserves	4,456,078
5512	Gold revaluation reserves	2,932,338
5513	Securities revaluation reserves	90
5514	Fixed assets revaluation reserves	0
5515	Other revaluation reserves	0
5611	Foreign currency revaluation account	-197,871
5612	Gold revaluation account	-2,540
5614	Fixed assets revaluation account	0
6. OTHER LIABILITIES		22,167,270
3112	Interest accrued on correspondent accounts of resident banks in AMD	0
3114	Interest accrued on correspondent accounts of non-resident banks in AMD	0
3116	Interest accrued on Armenian banks statutory fund paid-in accounts in AMD	0
3122	Interest accrued on correspondent accounts of resident banks in FX	0
3124	Interest accrued on correspondent accounts of non-resident banks in FX	0
3126	Interest accrued on Armenian banks statutory fund replenishment account in FX	315
3412	Interest accrued on demand deposits from resident banks in AMD	0
3414	Interest accrued on demand deposits from non-resident banks in AMD	0
3416	Interests accrued on demand deposits from resident financial institutions in AMD	0
3422	Interest accrued on time deposits from resident banks in FX	260
3424	Interest accrued on time deposits of non-resident banks in FX	0
3426	Interest accrued on time deposits of resident financial institutions in FX	0
3432	Interest accrued on loans from non-resident banks in FX	20,270
3434	Interest accrued on loans from non-resident financial institutions in FX	0
3436	Interest accrued on overdrafts from non-resident banks in FX	0
3437	Interest accrued on unused part of credit lines to CBA in FX	0
3442	Interest accrued on reverse repo agreements with resident banks in AMD	1,275
3444	Interest accrued on reverse repo agreements with non-resident banks in AMD	0
3446	Interest accrued on currency swap in AMD	541
3452	Interest accrued on reverse repo agreements with non-resident banks in FX	0
3454	Interest accrued on reverse repo agreements with non-resident financial institutions in FX	0
3462	Interests accrued on resident banks L/C with CBA in AMD	0
3464	Interest accrued on non-resident banks L/C with CBA in AMD	0
3472	Interest accrued on resident banks L/C with CBA in FX	0
3474	Interest accrued on non-resident banks L/C with CBA in FX	0
3481	Liabilities on repo agreements in AMD	0
3571	Funds from residents for trust management in AMD	0
3572	Payables on trust operations in AMD with residents	0
3574	Payables on trust operations in AMD with non-residents	0

3491	Liabilities on repo agreements in FX	0
3492	Foreign currency payable due to currency swap	0
3581	Funds from residents for trust management in FX	0
3582	Payables on trust operations in FX with residents	0
3584	Payables on trust operations in FX with non-residents	0
3512	Interest accrued on accounts of resident legal entities in AMD	0
3514	Interest accrued on accounts of non-resident legal entities in AMD	0
3520	Interest accrued on accounts of persons holding no legal entity status in AMD	
3522	Interest accrued on accounts of resident legal entities in FX	0
3524	Interest accrued on accounts of non-resident legal entities in FX	0
3532	Interest accrued on demand deposits of resident legal entities in AMD	0
3534	Interest accrued on demand deposits of non-resident legal entities in AMD	0
3536	Interest accrued on demand deposits of CBA staff in AMD	5,013
3542	Interest accrued on time deposits of resident legal entities in AMD	0
3544	Interest accrued on time deposits of non-resident legal entities in AMD	0
3546	Interest accrued on time deposits of CBA staff in AMD	0
3552	Interest accrued on demand deposits of resident legal entities in FX	0
3554	Interest accrued on demand deposits of non-resident legal entities in FX	0
3562	Interest accrued on time deposits of resident legal entities in FX	0
3564	Interest accrued on time deposits of non-resident legal entities in FX	0
3612	Interest accrued on Government accounts in AMD	93,784
3623	Interest accrued on Government accounts in FX	0
3632	Interest accrued on demand deposits of Government in AMD	0
3519	Individuals' deposit guarantee fund in AMD	0
3642	Privatization account in FX	4,378,961
3643	Interest accrued on demand deposits of Government in FX	0
3652	Interest accrued on time deposits of Government in AMD	0
3662	Interest accrued on time deposits of Government in FX	0
3711	IMF accounts in AMD	200,642
3712	IMF securities account in AMD	82,528,116
3713	Adjustment account of liabilities to IMF in AMD	294,682
3715	Interest accrued on other international organizations' accounts in AMD	0
3721	Loans from IMF in FX	103,205,128
3722	Interest accrued on loans from IMF in FX	219,855
3724	Interest accrued on loans from other international organizations in FX	0
3726	Interest accrued on other international and foreign organizations' accounts in FX	0
4611	Creditors with residents in AMD	3,119
4613	Internal creditors in AMD	3,445
4614	Intermediate accounts with residents in AMD	0
4617	Mutual settlements in AMD	0
4621	Creditors with residents in FX	0
4623	Internal creditors in FX	1,633
4624	Intermediate accounts with residents in FX	31,179
4627	Mutual settlements in FX	0
4651	Expenses payable on leasing operations	0
4711	Future income from donated fixed assets	69,348
4712	Future income from other operations	2,454
4811	Liabilities in AMD due to settlements through check or other payment documents with residents	0

4813	Liabilities in FX due to settlements through check or other payment documents with residents	0
*	SDR holdings ²	18,882,775
*	Reserve Position in the Fund ² , less:	0
1121	SDRs holdings in the IMF	-6,011,152
1123	IMF Subscription	-73,546,644
*	IMF credit ²	-108,217,730
	TOTAL LIABILITIES	286,685,534
	V-CHECK	0

1. Classified liabilities of CBA to commercial banks in line "Other liabilities to banks" are not included in Monetary Base due to their limited use.

2. All IMF related figures are taken not from the CBA accounting balance sheet but from revised data provided by the IMF Statistics Department. The difference between the data of accounting balance sheet and the revised data is shown in other liabilities (point 6, Appendix 2.3).

Appendix 2.4. Balances of accounts included in NFA of the CBA by currencies

A/N/	Currency code	Account title	Balance in respective currency, date
1021		Foreign currency cash in vault	
1021	USD	U.S. dollar	
1021	CHF	Swiss franc	
1021	GBP	Pound sterling	
1021	CAD	Canadian dollar	
1021	SEK	Swedish krona	
1021	DKK	Danish krone	
1021	JPY	Japanese yen	
1021	EUR	Euro	
1021	AUD	Australian dollar	
1021	NOK	Norwegian krone	
...	...		
1121	XDR	SDR holdings in the IMF	
1121	XDR	Reserve position in the IMF	
...	...		
1211	GOLD	Standard gold bullions	
1221	GOLD	Deposits in gold with non-resident banks	
...	...		
3563	USD	U.S. dollar	
3563	CHF	Swiss franc	
3563	GBP	Pound sterling	
3563	CAD	Canadian dollar	
3563	SEK	Swedish krona	
3563	DKK	Danish krone	
3563	JPY	Japanese yen	
3563	EUR	Euro	
3563	AUD	Australian dollar	
3563	NOK	Norwegian krone	
3642	USD	Privatization accounts	
...	...		
	XDR	IMF credit	

Appendix 2.5. Program and actual exchange rates of convertible currencies to Armenian dram and US dollar

Currency code	Currency title	Date			
		Program		Actual	
		USD	AMD	USD	AMD
AMD	Armenian dram	0.0017	1	0.0018	1
XDR	SDR	1.3546	792.28	1.4318	799.42
GOLD	Gold	11.2302	6568.46	12.5709	7018.86
USD	U.S. dollar	1.0000	584.89	1	558.34
CHF	Swiss franc	0.7123	416.61	0.7532	420.55
GBP	Pound sterling	1.6002	935.94	1.7031	950.91
CAD	Canadian dollar	0.7630	431.83	0.7635	426.31
SEK	Swedish krona	0.1365	77.25	0.1294	72.26
DKK	Danish krone	0.1362	77.07	0.1326	74.03
JPY	Japanese yen	0.0083	4.87	0.0092	5.155
EUR	Euro	1.0376	606.88	1.1736	655.27
AUD	Australian dollar	0.7430	420.54	0.7056	393.96
NOK	Norwegian krone	0.1478	83.66	0.1423	79.44

Appendix 2.6. NFA of the CBA calculated using cash method

Title	Date			
	Program		Actual	
	USD	AMD	USD	AMD
1	2	3	4	5
Cash in foreign currency	875,628	512,146,353	875,631	488,899,933
Monetary gold	0	0	0	0
Deposits in gold with non-resident banks	0	0	0	0
Correspondent accounts in gold with non-resident banks	15,683,541	9,173,146,161	17,555,880	9,802,149,768
SDR holdings in IMF	10,185,617	5,957,465,329	10,766,114	6,011,151,892
Reserve position in IMF	0	0	0	0
Accounts with other international organizations	0	0	0	0
Correspondent accounts with non-resident banks	17,898,933	10,468,906,870	18,103,185	10,107,732,471
Deposits with non-resident banks	196,626,864	115,005,086,462	205,977,721	115,005,600,587
Deposits with non-resident financial organizations	0	0	0	0
Repo agreements with non-resident banks	0	0	0	0
Repo agreements with non-resident financial institutions	0	0	0	0
Trust accounts with non-resident banks	108,446,070	63,429,021,923	108,446,070	60,549,778,763
Trust accounts with non-resident financial institutions	0	0	0	0
L/C with non-resident banks	0	0	0	0
Securities for sale	0	0	0	0
Investment securities	95,499,204	55,856,529,149	99,757,570	55,698,641,865
Investments in non-resident legal entities capital	1,686	986,180	1,907	1,064,814
Loans to non-resident banks	0	0	0	0
Capital investments in non-resident legal entities capital	0	0	0	0
Securities sold through reverse repo agreements	0	0	0	0
External debtors - financial operations with non-residents	0	0	0	0
Intermediate accounts - financial operations with non-residents	33	19,086	37	20,608
Interstate settlements	0	0	0	0
GROSS INTERNATIONAL RESERVES	445,217,575	260,403,307,514	461,484,115	257,665,040,700
IMF credit	188,210,425	110,082,395,405	198,936,882	111,074,418,877
Loans from other international organizations	0	0	0	0
Correspondent accounts of non-resident banks	0	0	0	0

Loans and overdrafts of non-resident banks	12,732,356	7,447,027,599	14,401,299	8,040,821,538
Loans from non-resident financial institutions	0	0	0	0
Reverse repo agreements with non-resident banks	0	0	0	0
Reverse repo agreements with non-resident financial institutions	0	0	0	0
L/C of non-resident banks	0	0	0	0
Deposits of non-residents	0	0	0	0
Trust accounts of non-residents in FX	0	0	0	0
External creditors with non-residents	94,485	55,263,270	106,870	59,669,725
Intermediate accounts with non-residents	0	0	0	0
Interstate settlements	0	0	0	0
Liabilities in check and other payment documents in FX to non-residents	0	0	0	0
Liabilities related to L/C in FX	0	0	0	0
Liabilities to non-residents in AMD	176,654	103,323,095	185,054	103,323,095
GROSS FOREIGN LIABILITIES	201,213,919	117,688,009,369	213,630,106	119,278,233,236
NET FOREIGN ASSETS	244,003,656	142,715,298,145	247,854,009	138,386,807,464
PRIVATIZATION ACCOUNT	7,842,822	4,587,187,996	7,842,822	4,378,961,079
NET FOREIGN ASSETS LESS PRIVATIZATION ACCOUNT	236,160,834	138,128,110,149	240,011,187	134,007,846,385

**Appendix 2.7. Net foreign assets of the CBA
calculated using accrual method**

Title	Date			
	Program		Actual	
	USD	AMD	USD	AMD
1	2	3	4	5
Cash in foreign currency	875628	512146353	875631	488899933
Monetary gold	0	0	0	0
Deposits in gold with non-resident banks	0	0	0	0
Interest accrued on deposits in gold with non-resident banks	0	0	0	0
Correspondent accounts in gold with non-resident banks	15683541	9173146161	17555880	9802149768
Interest accrued on correspondent accounts in gold with non-resident banks	0	0	0	0
SDR holdings in IMF	10185617	5957465329	10766114	6011151892
Interest accrued on SDR holdings in IMF	52034	30434315	55000	30708578
Reserve position in IMF	0	0	0	0
Interest accrued on reserve position in IMF	0	0	0	0
Accounts in other international organizations	0	0	0	0
Interest accrued on accounts in other financial institutions	0	0	0	0
Correspondent accounts with non-resident banks	17898933	10468906870	18103185	10107732471
Interest accrued on correspondent accounts with non-resident banks	0	0	0	0
Deposits with non-resident banks	196626864	115005086462	205977721	115005600587
Interest accrued on demand deposits with non-resident banks	0	0	0	0
Interest accrued on time deposits with non-resident banks	1196554	699852439	1281789	715673990
Deposits with non-resident financial institutions	0	0	0	0
Interest accrued on demand deposits with non-resident financial institutions	0	0	0	0
Interest accrued on time deposits with non-resident financial institutions	0	0	0	0
Repo agreements with non-resident banks	0	0	0	0
Interest accrued on repo agreements with non-resident banks	0	0	0	0
Repo agreements with non-resident financial institutions	0	0	0	0
Interest accrued on repo agreements with non-resident financial institutions	0	0	0	0
Trust accounts with non-resident banks	108446070	63429021923	108446070	60549778763
Interest accrued on trust accounts with non-resident banks	0	0	0	0
Trust accounts with non-resident financial institutions	0	0	0	0
Interest accrued trust accounts with non-resident financial institutions	0	0	0	0
L/C with non-resident banks	0	0	0	0
Interest accrued on L/C with non-resident banks	0	0	0	0
Securities for sale	0	0	0	0

Investment securities	95499204	55856529149	99757570	55698641865
Interest/coupon pay accrued on foreign government securities	818646	478817858	887428	495486730
Interest/coupon pay accrued on foreign non-government securities	0	0	0	0
Investment in non-resident legal entities equity	1686	986180	1907	1064814
Capital investment in non-resident legal entities equity	0	0	0	0
Securities sold through reverse repo agreements	0	0	0	0
Loans to non-resident banks	0	0	0	0
Interest accrued on loans to non-resident banks	0	0	0	0
External debtors - financial operations with non-residents	0	0	0	0
Intermediate accounts - financial operations with non-residents	33	19086	37	20608
Interstate settlement	0	0	0	0
GROSS INTERNATIONAL RESERVES	447284809	261612412125	463708332	258906909998
IMF credit	188210425	110082395405	198936882	111074418877
Interest accrued on loans from IMF	372534	217891121	393765	219854678
Loans from other international organizations	0	0	0	0
Interest accrued on loans from other international organizations	0	0	0	0
Correspondent accounts of non-resident banks	0	0	0	0
Interest accrued on correspondent accounts of non-resident banks	0	0	0	0
Loans and overdraft of non-resident banks	12732356	7447027599	14401299	8040821538
Interest accrued on loans and overdraft from non-resident banks	32096	18772716	36303	20269572
Interest accrued on overdraft to non-resident banks	0	0	0	0
Interest accrued on non-used part of credit lines from non-resident banks	0	0	0	0
Loans from non-resident financial institutions	0	0	0	0
Interest accrued on loans from non-resident financial institutions	0	0	0	0
Reverse repo agreements with non-resident banks	0	0	0	0
Interest accrued on reverse repo agreements with non-resident banks	0	0	0	0
Reverse repo agreements with non-resident financial institutions	0	0	0	0
Interest accrued on reverse repo agreements with non-resident financial institutions	0	0	0	0
L/C of non-resident banks	0	0	0	0
Interest accrued on L/C of non-resident banks	0	0	0	0
Deposits of non-residents	0	0	0	0
Interest accrued on deposits of non-residents	0	0	0	0
Trust accounts of non-residents in FX	0	0	0	0
Amount payable on trust account of non-residents in FX	0	0	0	0
External creditors with non-residents	94485	55263270	106870	59669725
Intermediate accounts with non-residents	0	0	0	0

Interstate settlement	0	0	0	0
Liabilities in check and other payment documents in FX to non-residents	0	0	0	0
Liabilities related to L/C in FX	0	0	0	0
Liabilities to non-residents in AMD, including interest accrued	176654	103323095	185054	103323095
GROSS FOREIGN LIABILITIES	201618549	117924673206	214060174	119518357486
NET FOREIGN ASSETS	245666260	143687738919	249648158	139388552512
PRIVATIZATION ACCOUNT	7842822	4587187996	7842822	4378961079
NET FOREIGN ASSETS LESS PRIVATIZATION ACCOUNT	237823438	139100550923	241805336	135009591433

Appendix 2.8. Gross international reserves and other foreign currency assets (market value)¹

I. Gross international reserves ²	455.9
1. Foreign assets (in convertible currency)	427.5
1.1. Securities	100.6
of which: issuer headquartered in Armenia, but located abroad	
1.2. Total currency and deposits with:	326.8
1.2.1. other national central banks, BIS and IMF	17.4
1.2.2. banks headquartered in Armenia	
of which: located abroad	
1.2.3. banks headquartered outside Armenia	309.4
of which: located in Armenia	
2. IMF reserve position	
3. SDRs	10.8
4. Gold (including deposits in gold and gold swapped)	17.6
– volume in millions of fine troy ounces	0.04
5. Other reserve assets (specify)	0.0
– financial derivatives	
– loans to non-residents non-bank	
– other	0.0
II. Other foreign currency assets (specify)	8.4
– securities not included in gross international reserves	
– deposits not included in gross international reserves	7.8
– loans not included in gross international reserves	
– financial derivatives not included in gross international reserves	
– gold not included in gross international reserves	
– other	0.6

¹ The information on the appendix as well as appendices 2.9 to 2.11 in the presented format is published by the CBA on International reserves and foreign currency liquidity, within the membership to the IMF SDDS.

² This item corresponds to +the difference between items "Gross reserves" and "Special privatization account" of the table "Net foreign assets of the CBA, calculated on an accrual basis", presented in Appendix 2.7.

Appendix 2.9. Short-term net drains on foreign currency assets (nominal value)

		Maturity breakdown (residual maturity)			
		Total	Up to 1 month	More than 1 and up to 3 months	More than 3 months and up to 1 year
1. Foreign currency loans, securities and deposits in FX		-72.7	-0.2	-34.1	-38.5
– outflows (-)	Principal	-64.2		-32.6	-31.5
	Interest	-9.1	-0.2	-1.7	-7.2
– inflows (+)	Principal				
	Interest	0.6		0.3	0.3
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)					
2.1. Short positions (-)					
2.2. Long positions (+)					
3. Other (specify)		-0.5	0.0	-0.5	-0.5
– outflows related to repos (-)					
– inflows related to reverse repos (+)					
– trade credit (-)					
– trade credit (+)					
– other accounts payable (-)		-0.5	0.0	-0.5	-0.5
– other accounts receivable (+)					

Appendix 2.10. Contingent short-term net drains on foreign currency assets (nominal value)

	Maturity breakdown (residual maturity)			
	Total	Up to 1 month	More than 1 and up to 3 months	More than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	-2.3			-2.3
1.1. Collateral guarantees on debt falling due within 1 year	-2.3			-2.3
1.2. Other contingent liabilities				
2. Foreign currency securities issued with embedded options (puttable bonds)				
3. Undrawn, unconditional credit lines provided by:				
3.1. Other national monetary authorities, BIS, IMF, and other international organizations				
– other national monetary authorities (+)				
– BIS (+)				
– IMF (+)				
3.2. With banks and other financial institutions headquartered in Armenia (+)				
3.3. With banks and other financial institutions headquartered outside Armenia (+)				
3.' Undrawn, unconditional credit lines provided to:				
3.1.' Other national monetary authorities, BIS, IMF, and other international organizations				
– other national monetary authorities (-)				
– BIS (-)				
– IMF (-)				
3.2.' Banks and other financial institutions headquartered in Armenia (-)				
3.3.' Banks and other financial institutions headquartered outside Armenia (-)				
4. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency				
4.1. Short positions				
4.1.1. Bought put options				
4.1.2. Written call options				
4.2. Long positions				
4.2.1. Bought call options				
4.2.2. Written put options				
PRO MEMORIA: In-the-money options				
1. At current exchange rate				
1.1. Short position				
1.2. Long position				
2. + 5 % (depreciation of 5%)				
2.1. Short position				
2.2. Long position				
3. - 5 % (appreciation of 5%)				
3.1. Short position				
3.2. Long position				
4. +10 % (depreciation of 10%)				
4.1. Short position				
4.2. Long position				
5. - 10 % (appreciation of 10%)				
5.1. Short position				

5.2. Long position				
6. Other (specify)				
6.1. Short position				
6.2. Long position				

Appendix 2.11. Memo items

1. To be reported with standard periodicity and timeliness:	
1.1. Short-term domestic currency debt indexed to the exchange rate	
1.2. Financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	
– nondeliverable forwards	
– short positions	
– long positions	
– other instruments	
1.3. Pledged assets	
– included in reserve assets	
– included in other foreign currency assets	
1.4. Securities lent and on repo	
– lent or repoed and included in Section I	
– lent or repoed but not included in Section I	
– borrowed or acquired and included in Section I	
– borrowed or acquired but not included in Section I	
1.5. Financial derivative assets (net, marked to market)	
– forwards	
– futures	
– swaps	
– options	
– other	
1.6. Derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year, which are subject to margin	
– aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	
– short positions (-)	
– long positions (+)	
– aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	
– short positions	
– bought puts	
– written calls	
– long positions	
– bought calls	
– written puts	
2. To be disclosed less frequently:	
2.1. currency composition of reserves (by groups of currencies)	
– currencies in SDR basket ¹	455.9
– currencies not in SDR basket	0.002
– by individual currencies (optional)	This data should be supplied in country notes.

¹ Includes gold

Appendix 2.12.

CBA claims on and liabilities to Government calculated using cash method

CBA NET CLAIMS ON GOVERNMENT		-26,703,131
CBA CLAIMS ON GOVERNMENT		1,094,455
1311	Government discount securities in AMD for resale and sale	0
1313	Government interest bearing securities in AMD for resale and sale	594,455
1314	Other government securities in AMD for resale and sale	0
1316	Market price adjustment account of government securities in AMD for resale and sale	0
1531	Loans to government in AMD	0
1533	Overdraft to government in AMD	0
1631	Government investment discount securities held up to maturity in AMD	0
1633	Government interest bearing securities held up to maturity in AMD	0
1634	Other government investment securities held up to maturity in AMD	0
1636	Market price adjustment account of government investment securities held up to maturity in AMD	0
2551	Discount securities sold through reverse repo agreements in AMD	0
2552	Interest bearing securities sold through reverse repo agreements in AMD, less:	500,000
1312	Discounts receivable on government securities held up to maturity in AMD for resale and sale	0
1632	Discounts receivable on government investment securities held up to maturity in AMD	0
CBA LIABILITIES TO GOVERNMENT		27,797,586
1. CENTRAL GOVERNMENT DEPOSITS IN AMD		27,642,774
3611	Government accounts in AMD	27,306,815
3613	Government accounts of humanitarian aid in AMD	0
3614	PIU accounts in AMD	335,959
3631	Demand deposits of government in AMD	0
3651	Time deposits of government in AMD	0
2. CENTRAL GOVERNMENT DEPOSITS IN FX		154,812
3621	Government accounts of humanitarian aid in FX	0
3622	PIU accounts in FX	0
3641	Demand deposits of government in FX	154,812
3661	Time deposits of government in FX	0
3. DEPOSITS OF THE STATE FUND OF SOCIAL INSURANCE		
3515	Accounts of the State Fund of Social Insurance in AMD	0

CBA claims on and liabilities to Government calculated using accrual method

CBA NET CLAIMS ON GOVERNMENT		-26,703,131
CLAIMS ON CENTRAL GOVERNMENT		1,112,732
1311	Government discount securities in AMD for resale and sale	0
1313	Government interest bearing securities in AMD for resale and sale	594,455
1314	Other government securities in AMD for resale and sale	0
1316	Market price adjustment account of government securities in AMD for resale and	0

	sale	
1531	Loans to government in AMD	0
1533	Overdraft to government in AMD	0
1631	Government discount securities held up to maturity in AMD	0
1633	Government interest bearing securities held up to maturity in AMD	0
1634	Other government securities held up to maturity in AMD	0
1636	Market price adjustment account of government securities in AMD held up to maturity	0
2551	Discount securities sold through reverse repo agreements in AMD	0
2552	Interest bearing securities sold through reverse repo agreements in AMD	500,000
1315	Interest/coupon pays accrued on government securities for resale and sale in AMD	18,278
1532	Interest accrued on loans to government in AMD	0
1534	Interest accrued on overdraft to government in AMD	0
1635	Interest/ coupon pays accrued on government securities held up to maturity in AMD, less:	0
1312	Discounts receivable on government securities for resale and sale in AMD	0
1632	Discounts receivable on government securities held up to maturity in AMD	0
CBA LIABILITIES TO GOVERNMENT		27,891,371
1. CENTRAL GOVERNMENT DEPOSITS IN AMD		27,736,559
3611	Government accounts in AMD	27,306,815
3613	Government accounts of humanitarian aid in AMD	0
3614	PIU accounts in AMD	335,959
3631	Demand deposits of government in AMD	0
3651	Time deposits of government in AMD	0
3612	Interest accrued on government accounts in AMD	93,784
3632	Interests accrued on demand deposits of government in AMD	0
3652	Interests accrued on time deposits of government in AMD	0
2. CENTRAL GOVERNMENT DEPOSITS IN FX		154,812
3621	Government accounts of humanitarian aid in FX	0
3622	PIU accounts in FX	0
3641	Demand deposits of government in FX	154,812
3661	Time deposits of government in FX	0
3623	Interests accrued on government accounts in FX	0
3643	Interests accrued on demand deposits of government in FX	0
3662	Interests accrued on time deposits of government in FX	0
3. DEPOSITS OF THE STATE FUND OF SOCIAL INSURANCE		
3515	Accounts of the State Fund of Social Insurance in AMD	0

Appendix 2.13

Analytical accounts of the CBA

(mln drams)

Indicator	month/day	month/day
NFA (in convertible currency) ¹	147904	142715
including privatization funds ¹	4407	4587
NFA (less privatization funds) ¹	143498	138128
NDA	-40083	-34910
Government	-31645	-26704
Central government	-31645	-26704
including PIU accounts	0	0
Banks	7278	6704
including repo agreement	0	0
Deposits (-)	-300	-900
Reverse repo (-)	-822	-517
Foreign currency (allocation) swap (-)	0	-279
Other assets net	-15716	-14910
MONETARY BASE	103415	103218
Cash outside CBA	85537	85528
Required and excess funds of banks in AMD	17243	17278
Other accounts	635	411
Other accounts in AMD	347	394
Other accounts in FX	288	17
CHANGES (against the previous period)		
NFA (in convertible currency)		-5189
including privatization funds		181
NFA (less privatization funds)		-5370
NDA		5173
Government		4941
Central government		4941
including PIU accounts		0
Banks		-574
including repo agreement		0
Deposits (-)		600
Reverse repo (-)		-305
Foreign currency (allocation) swap (-)		279
Other assets net		806
MONETARY BASE		-197
Cash outside CBA		-9
Required and excess funds of banks in AMD		35
Other accounts		-224
Other accounts in AMD		47
Other accounts in FX		-271
GROSS FOREIGN ASSETS (mln US dollars)	456.7	445.2
including privatization account	7.53	7.84
CBA GROSS LIABILITIES (mln US dollars)	203.8	201.2
NET FOREIGN ASSETS (mln US dollars)	252.9	244.0
NFA less privatization funds (mln US dollars)	245.3	236.2
Program exchange rate of dram to US dollar	584.89	584.89

¹ Calculated using program exchange rates.

APPENDIX 3

Armenian commercial banks accounts

Appendix 3.1. Armenian commercial banks' balance sheet accounts

A/N	Account title	Balances of accounts in AMD			
		Total (month/day)	In AMD	In convertible currency	In non-convertible currency
ASSETS					
1011	Cash in vault				
1012	Cash in transit				
...	...				
2915	Frozen accounts of non-residents				
2916	Frozen accounts with CBA				
2919	Other assets				
TOTAL					
LIABILITIES AND CAPITAL					
3021	Loans from the CBA				
3022	Interest accrued on loans from the CBA				
...	...				
5312	Undistributed profit (loss) of previous period				
5321	Adjustment originated from essential errors correction				
5322	Adjustment originated from accounting policy changes				
TOTAL					

Appendix 3.2. Statistically classified detailed balance sheet of a commercial bank

(thous. drams, as of the end of period)

A/N		Date
ASSETS		
1. RESERVE ASSETS		22,051,895
1.1. CASH IN AMD		3,858,362
1011	Cash in vault	3,277,732
1012	Cash in transit	69,300
1013	Cash in ATMs	511,330
1015	Checks equivalent to cash	0
1.2. RESERVE ASSETS WITH THE CBA		18,193,533
1.2.1. REQUIRED RESERVES IN AMD		15,978,363
1021	Correspondent account with CBA	15,964,043
1022	Interest receivable on correspondent accounts with CBA	14,320
1.2.2. OTHER RESERVES IN AMD		2,215,170
1025	Demand deposits with CBA	0
1026	Time deposits with CBA	900,000
1401	Deposited funds with CBA	517,564
1411	Repo agreements with CBA	795,530
1441	Currency swap with CBA	0
1027	Interest receivable on demand deposits with CBA	0
1028	Interest receivable on time deposits with CBA	260
1412	Interest receivable on repo agreements with CBA	1,816
1442	Interest receivable on currency swap with CBA	0
1.2.3. REQUIRED AND OTHER RESERVES IN FX		0
1021	Correspondent account with CBA	0
1025	Demand deposits with CBA	0
1026	Time deposits with CBA	0
1401	Deposited funds with CBA	0
1022	Interest receivable on correspondent accounts with CBA	0
1027	Interest receivable on demand deposits with CBA	0
1028	Interest received on time deposits with CBA	0
2. FOREIGN ASSETS		92,076,537
2.1. FOREIGN ASSETS IN CONVERTIBLE CURRENCY		87,594,036
2.1.1. FOREIGN EXCHANGE		11,234,286
1011	Cash in vault	10,458,262
1012	Cash in transit	149,087
1013	Cash in ATMs	497,047
1015	Checks equivalent to cash	129,890
2.1.2. CLAIMS ON FOREIGN BANKS AND OTHER FINANCIAL INSTITUTIONS		71,098,427
1033	Correspondent accounts with non-resident banks	48,815,040
1322	Demand deposits with non-resident banks	14,686
1324	Time deposits with non-resident banks	21,419,439
1327	Demand deposits with other non-resident financial institutions	41,849

1328	Time deposits with other non-resident financial institutions	0
1343	Loans to non-resident banks	0
1347	Overdrafts to non-resident banks	0
1363	Loans to non-resident financial institutions	0
1367	Overdrafts to non-resident financial institutions	0
1381	Deposits in precious metal bullions with non-resident banks	0
1392	Short-term receivables on non-resident banks	12,554
1403	Deposited funds with non-resident banks	375,507
1405	Deposited funds with other non-resident institutions	343,299
1415	Repo agreements with non-resident banks	0
1419	Repo agreements with other non-resident financial institutions	0
1812	Intra-bank accounts with non-resident branches	0
1873	Dividends receivable from investments (significant participation) in statutory fund of non-resident associated banks	0
1878	Dividends receivable from non-resident subsidiary banks	0
1883	Amounts receivable on trust operations from non-resident banks	0
1884	Amounts receivable on trust operations with other non-resident financial institutions	0
2113	Investments (significant participation) in statutory funds of associated non-resident banks at market value	0
2116	Investments in non-resident affiliated banks at market value	0
2123	Investments (significant participation) in statutory funds of non-resident associated banks at cost	0
2126	Investments in non-resident subsidiary banks at cost	0
1034	Interest receivable on correspondent accounts with non-resident banks	27,041
1035	Interest receivable on overnights to non-resident banks	1,786
1326	Interest receivable on deposits with non-resident banks	47,226
1329	Interest receivable on deposits with other non-resident financial institutions	0
1344	Interest receivable on loans to non-resident banks	0
1348	Interest receivable on overdraft to non-resident banks	0
1364	Interest receivable on loans to non-resident financial institutions	0
1368	Interest receivable on overdraft to non-resident financial institutions	0
1383	Interest receivable on deposits in precious metal bullions with non-resident banks	0
1416	Interest receivable on repo agreements with non-resident banks	0
1420	Interest receivable repo agreements with other non-resident financial institutions	0
1446	Interest receivable on currency swap with non-resident banks	0
1450	Interest receivable on currency swap with other non-resident financial institutions, less:	0
1712	Unrecognized interest income - non-resident banks	0
1714	Unrecognized interest income - non-resident financial institutions	0
2.1.3. CLAIMS ON NON-RESIDENT ENTERPRISES		2,800,586
1268	Amounts receivable on factoring operations with non-residents	0
1425	Repo agreements with non-resident legal entities	0
1558	Amounts receivable on factoring operations with non-residents	0
1635	Loans to non-resident legal entities	2,551,319
1641	Overdrafts to non-resident legal entities	95,922
1647	Loans by credit cards to non-resident legal entities	0
1863	Amounts receivable on leasing operations with non-residents	0

2068	Amounts receivable on factoring operations with non-residents	54,988
1426	Interest receivable on repo agreements with non-resident legal entities	0
1636	Interest receivable on loans to non-resident legal entities	111,423
1642	Interest receivable on overdrafts to non-resident legal entities	62
1648	Interest receivable on loans by credit cards to non-resident legal entities	0
2070	Interest receivable on factoring operations with non-residents, less:	0
1716	Unrecognized interest income - non-resident legal entities	-12,336
2069	Discount on factoring operations with non-residents	-792
2814	Unearned financial income from financial leasing with other non-residents	0
2.1.4. CLAIMS ON NON-RESIDENT HOUSEHOLDS		837,937
1433	Repo agreements with non-resident individuals	0
1614	Loans to non-resident individuals	452,741
1615	Loans to non-resident sole entrepreneurs	0
1620	Overdrafts to non-resident individuals	3,674
1621	Overdrafts to non-resident sole entrepreneurs	0
1626	Loans by credit cards to non-resident individuals	7,550
1627	Loans by credit cards to non-resident sole entrepreneurs	0
1683	Loans to non-resident insiders	353,553
1687	Overdrafts to non-resident insiders	0
1691	Loans by credit cards to non-resident insiders	0
1434	Interest receivable on repo agreements with non-resident individuals	0
1616	Interest receivable on loans to non-resident individuals	3,952
1622	Interest receivable on overdrafts to non-resident individuals	43
1628	Interest receivable on loans by credit cards to non-resident individuals	198
1684	Interest received on loans to non-resident insiders	16,271
1688	Interest received on overdrafts to non-resident insiders	0
1692	Interest received on loans by credit cards to non-resident insiders, less:	0
1721	Unrecognized interest income - non-resident individuals	-45
1722	Unrecognized interest income - non-resident sole entrepreneurs	0
2.1.5. CLAIMS ON NON-RESIDENT NON-PROFIT ORGANISATIONS		30,729
1429	Repo agreements with non-resident institutions without status of legal entity	0
1653	Loans to non-resident institutions without status of legal entity	30,709
1657	Overdrafts to non-resident institutions without status of legal entity	0
1661	Loans by credit cards to non-resident institutions without status of legal entity	0
1430	Interest receivable on repo agreements with non-resident institutions without status of legal entity	0
1654	Interest receivable on loans to non-resident institutions without status of legal entity	20
1658	Interest receivable on overdrafts to non-resident institutions without status of legal entity	0
1662	Interest receivable on loans by credit cards to non-resident institutions without status of legal entity, less:	0
1718	Unrecognized interest income - non-resident institutions without status of legal entity	0
2.1.6. OTHER FOREIGN ASSETS IN CONVERTIBLE CURRENCY		1,592,071
1231	Foreign government securities bearing no interest for resale	0
1232	Foreign government interest bearing securities for resale	0

1235	Market price adjustment account of foreign government securities for resale	0
1241	Investments in foreign preference shares for resale	0
1242	Investments in foreign common shares for resale	244,274
1243	Other foreign equity for resale	0
1244	Dividends receivable from investments in other countries	0
1245	Foreign non-government interest bearing securities for resale	0
1247	Foreign non-government securities bearing no interest for resale	5,277
1248	Market price adjustment accounts of foreign non-government securities not for sale	-38,245
1531	Foreign government securities bearing no interest for sale	0
1532	Foreign government interest bearing securities for sale	0
1535	Market price adjustment accounts of foreign government securities for sale	0
1541	Investments in foreign non-government preference shares for sale	0
1542	Investments in foreign non-government common shares for sale	29,669
1543	Foreign non-government other equity for sale	1,834
1545	Foreign non-government interest bearing securities for sale	0
1546	Foreign non-government securities bearing no interest for sale	0
1548	Market price adjustment accounts of foreign non-government securities for sale	(9,738)
1829	L/C to non-residents	0
1839	Payments for non-residents on bank guarantees	0
1874	Dividends receivable on investments (significant participation) in statutory fund of non-resident other associated organizations	0
1876	Dividends receivable on non-resident joint ventures	0
1880	Dividends receivable on other non-resident subsidiary companies	0
1886	Amounts receivable from trust operations with other non-residents	0
1898	Other amounts receivable from non-residents	1,168,912
1914	Receivables from non-residents	1,827
1924	Prepayments to non-resident suppliers	175,217
2031	Foreign government securities bearing no interest held up to maturity	0
2033	Foreign government interest bearing securities held up to maturity	5,583
2041	Foreign non-government securities bearing no interest held up to maturity	7,384
2043	Foreign non-government interest bearing securities held up to maturity	0
2114	Investments (significant participation) in statutory fund of other non-resident associated organizations at market value	0
2118	Investments in other non-resident subsidiaries at market value	0
2119	Investments in non-resident co-controlled units at cost	0
2124	Investments (significant participation) in statutory fund of other non-resident associated banks at cost	0
2128	Investments in other non-resident subsidiary companies at cost	0
2130	Investments in non-resident joint ventures at market value	0
1234	Interest receivable on foreign government securities for resale	0
1246	Interest receivable on foreign non-government securities resale	0
1454	Interest receivable on currency swap with other non-residents	0
1534	Interest receivable on foreign government securities for sale	0
1544	Dividends receivable from investments for sale in other countries	0
1547	Interest receivable on foreign non-government securities for sale	0
1830	Interest accrued on L/C to non-residents	0

1840	Amounts receivable on bank guarantees to non-residents	0
1849	Securities sold to non-residents through repo agreements	0
2035	Premium for foreign government interest bearing securities held up to maturity	0
2036	Interest receivable on foreign government interest bearing securities held up to maturity	77
2045	Premium for foreign non-government interest bearing securities held up to maturity	0
2046	Interest receivable on foreign non-government interest bearing securities held up to maturity, less:	0
2032	Discount receivable on foreign government securities bearing no interest held up to maturity	0
2034	Discount receivable on foreign government interest bearing securities held up to maturity	0
2042	Discount receivable on foreign non-government securities bearing no interest held up to maturity	0
2044	Discount receivable on foreign non-government interest bearing securities held up to maturity	0
2.2. FOREIGN ASSETS IN NON-CONVERTIBLE CURRENCY		1,967,186
2.2.1. FOREIGN EXCHANGE		691,194
1011	Cash in vault	642,937
1012	Cash in transit	1,964
1013	Cash in ATMs	0
1015	Payment documents equivalent to cash	46,293
2.2.2. CLAIMS ON FOREIGN BANKS AND OTHER FINANCIAL INSTITUTIONS		1,035,105
1033	Correspondent accounts with non-resident banks	1,027,254
1322	Demand deposits with non-resident banks	0
1324	Time deposits with non-resident banks	0
1327	Demand deposits with other non-resident financial institutions	0
1328	Time deposits with other non-resident financial institutions	0
1343	Loans to non-resident banks	0
1347	Overdrafts to non-resident banks	0
1363	Loans to non-resident financial institutions	0
1367	Overdrafts to non-resident financial institutions	0
1392	Short-term receivables on non-resident banks	0
1403	Deposited accounts with non-resident banks	0
1405	Deposited accounts with other non-resident institutions	0
1415	Repo agreements with non-resident banks	0
1419	Repo agreements with other non-resident financial institutions	0
1812	Intra-bank accounts with non-resident branches	9,641
1873	Dividends receivable from investments (significant participation) in statutory capital of associated non-resident banks	0
1878	Dividends receivable from non-resident subsidiary banks	0
1883	Amount receivable on trust operations with non-resident banks	0
1884	Amount receivable on trust operations with other non-resident financial institutions	0
2113	Investments (significant participation) in statutory capital of associated non-resident banks at market value	0
2116	Investments in non-resident subsidiaries at market value	0

2123	Investments (significant participation) in statutory funds of associated non-resident banks at cost	0
2126	Investments in non-resident subsidiary banks at cost	0
1034	Interest receivable on correspondent accounts with non-resident banks	1,210
1035	Interest receivable on overnights with non-resident banks	0
1326	Interest receivable on deposits with non-resident banks	0
1329	Interest receivable on deposits with other non-resident financial institutions	0
1344	Interest receivable on loans to non-resident banks	0
1348	Interest receivable on overdraft to non-resident banks	0
1364	Interest receivable on loans to non-resident financial institutions	0
1368	Interest receivable on overdraft to non-resident financial institutions	0
1416	Interest receivable on repo agreements with non-resident banks	0
1420	Interest receivable on repo agreements with other non-resident financial institutions	0
1446	Interest receivable on currency swap with non-resident banks	0
1450	Interest receivable on currency swap with other non-resident financial institutions, less:	0
1712	Unrecognized interest income - non-resident banks	0
1714	Unrecognized interest income - non-resident financial institutions	0
2.2.3. CLAIMS ON NON-RESIDENT ENTERPRISES		0
1268	Amount receivable on factoring operations with non-residents	0
1425	Repo agreements with non-resident legal entities	0
1558	Amount receivable on factoring operations with non-residents	0
1635	Loans to non-resident legal entities	0
1641	Overdrafts to non-resident legal entities	0
1647	Loans by credit cards to non-resident legal entities	0
1863	Amount receivable on leasing operations with non-residents	0
2068	Amount receivable on factoring operations with non-residents	0
1426	Interest receivable on repo agreements with non-resident legal entities	0
1636	Interest receivable on loans to non-resident legal entities	0
1642	Interest receivable on overdrafts to non-resident legal entities	0
1648	Interest receivable on loans by credit cards to non-resident legal entities	0
2070	Interest receivable on factoring operations with non-residents, less:	0
1716	Unrecognized interest income - non-resident legal entities	0
2069	Discounts receivable on factoring operations with non-residents	0
2814	Unearned financial income on financial leasing with other non residents	0
2.2.4. CLAIMS ON NON-RESIDENT HOUSEHOLDS		0
1433	Repo agreements with non-resident individuals	0
1614	Loans to non-resident individuals	0
1615	Loans to non-resident sole entrepreneurs	0
1620	Overdrafts to non-resident individuals	0
1621	Overdrafts to non-resident sole entrepreneurs	0
1626	Loans by credit cards to non-resident individuals	0
1627	Loans by credit cards to non-resident sole entrepreneurs	0
1683	Loans to non-resident insiders	0
1687	Overdrafts to non-resident insiders	0
1691	Loans by credit cards to non-resident insiders	0

1434	Interest receivable on repo agreements with non-resident individuals	0
1616	Interest receivable on loans to non-resident individuals	0
1622	Interest receivable on overdrafts to non-resident individuals	0
1628	Interest receivable on loans by credit cards to non-resident individuals	0
1684	Interest receivable on loans to non-resident insiders	0
1688	Interest receivable on overdrafts to non-resident insiders	0
1692	Interest receivable on loans by credit cards to non-resident insiders, less:	0
1721	Unrecognized interest income - non-resident individuals	0
1722	Unrecognized interests income - non-resident sole entrepreneurs	0
2.2.5. CLAIMS ON NON-RESIDENT NON-PROFIT ORGANISATIONS		0
1429	Repo agreements with non-resident institutions without status of legal entity	0
1653	Loans to non-resident institutions without status of legal entity	0
1657	Overdrafts to non-resident institutions without status of legal entity	0
1661	Loans by credit cards to non-resident institutions without status of legal entity	0
1430	Interest receivable on repo agreements with non-resident institutions without status of legal entity	0
1654	Interest receivable on loans to non-resident institutions without status of legal entity	0
1658	Interest receivable on overdrafts to non-resident institutions without status of legal entity	0
1662	Interest receivable on credit cards to non-resident institutions without status of legal entity, less:	0
1718	Unrecognized interest income - non-resident institutions without status of legal entity	0
2.2.6. OTHER ASSETS IN NON-CONVERTIBLE CURRENCY		237,887
1231	Foreign government securities bearing no interest for resale	0
1232	Foreign government interest bearing securities for resale	0
1235	Market price adjustment account of foreign government securities for resale	0
1241	Investments in foreign non-government preference shares for resale	0
1242	Investments in foreign non-government common shares for resale	0
1243	Other foreign equity for resale	0
1244	Dividends receivable from investments in other countries	0
1245	Foreign non-government interest bearing securities for resale	0
1247	Foreign non-government securities bearing no interest for resale	0
1248	Market price adjustment accounts of foreign non-government securities not for sale	0
1531	Foreign government securities bearing no interest for sale	75
1532	Foreign government interest bearing securities for sale	0
1535	Market price adjustment accounts of foreign government securities for sale	-31
1541	Investments in foreign non-government preference shares for sale	0
1542	Investments in foreign non-government common shares for sale	0
1543	Foreign non-government other equity for sale	213,928
1545	Foreign non-government interest bearing securities for sale	0
1546	Foreign non-government securities bearing no interest for sale	0
1548	Market price adjustment accounts of foreign non-government securities for sale	0
1829	L/C to non-residents	0
1839	Payments for non-residents on bank guarantees	0

1874	Dividends receivable from investments (significant participation) in statutory fund of non-resident other associated organizations	0
1876	Dividends receivable from joint ventures with non-residents	0
1880	Dividends receivable from other non-resident subsidiary companies	0
1886	Amounts receivable from trust operations with other non-residents	0
1898	Other amounts receivable from non-residents	1,022
1914	Receivables from non-residents	0
1924	Prepayments to non-resident suppliers	3,764
2031	Foreign government securities bearing no interest held up to maturity	0
2033	Foreign government interest bearing securities held up to maturity	0
2041	Foreign non-government securities bearing no interest held up to maturity	19,129
2043	Foreign non-government interest bearing securities held up to maturity	0
2114	Investments (significant participation) in statutory fund of other non-resident associated organizations at market value	0
2118	Investments in other non-resident subsidiaries at market value	0
2119	Investments in non-resident co-controlled units at cost	0
2124	Investments (significant participation) in statutory fund of other non-resident associated banks at cost	0
2128	Investments in other non-resident subsidiary companies at cost	0
2130	Investments in non-resident joint ventures at market value	0
1234	Interest receivable on foreign government securities for resale	0
1246	Interest receivable on foreign non-government securities resale	0
1454	Interest receivable on currency swap with other non-residents	0
1534	Interest receivable on foreign government securities for sale	0
1544	Dividends receivable from investments for sale in other countries	0
1547	Interest receivable on foreign non-government securities for sale	0
1830	Interest accrued on L/C to non-residents	0
1840	Amounts receivable on bank guarantees to non-residents	0
1849	Securities sold to non-residents through repo agreements	0
2035	Premium for foreign government interest bearing securities held up to maturity	0
2036	Interest receivable on foreign government interest bearing securities held up to maturity	0
2045	Premium for foreign non-government interest bearing securities held up to maturity	0
2046	Interest receivable on foreign non-government interest bearing securities held up to maturity, less:	0
2032	Discount receivable on foreign government securities bearing no interest held up to maturity	0
2034	Discount receivable on foreign government interest bearing securities held up to maturity	0
2042	Discount receivable on foreign non-government securities bearing no interest held up to maturity	0
2044	Discount receivable on foreign non-government interest bearing securities held up to maturity	0
2.3. FOREIGN ASSETS IN AMD		2,515,315
2.3.1. CLAIMS ON FOREIGN BANKS AND OTHER FINANCIAL INSTITUTIONS		0
1033	Correspondent accounts with non-resident banks	0
1322	Demand deposits with non-resident banks	0
1324	Time deposits with non-resident banks	0
1327	Demand deposits with other non-resident financial institutions	0
1328	Time deposits with other non-resident financial institutions	0

1343	Loans to non-resident banks	0
1347	Overdrafts to non-resident banks	0
1363	Loans to non-resident financial institutions	0
1367	Overdrafts to non-resident financial institutions	0
1392	Short-term receivables on non-resident banks	0
1403	Deposited accounts with non-resident banks	0
1405	Deposited accounts with other non-resident institutions	0
1415	Repo agreements with non-resident banks	0
1419	Repo agreements with other non-resident financial institutions	0
1812	Intra-bank accounts with non-resident branches	0
1873	Dividends receivable from investments (significant participation) in statutory capital of associated non-resident banks	0
1878	Dividends receivable from non-resident subsidiary banks	0
1883	Amount receivable on trust operations with non-resident banks	0
1884	Amount receivable on trust operations with other non- resident financial institutions	0
1034	Interest receivable on correspondent accounts with non-resident banks	0
1035	Interest receivable on overnights with non-resident banks	0
1326	Interest receivable on deposits with non-resident banks	0
1329	Interest receivable on deposits with other non-resident financial institutions	0
1344	Interest receivable on loans to non-resident banks	0
1348	Interest receivable on overdraft to non-resident banks	0
1364	Interest receivable on loans to non-resident financial institutions	0
1368	Interest receivable on overdraft to non-resident financial institutions	0
1416	Interest receivable on repo agreements with non-resident banks	0
1420	Interest receivable on repo agreements with other non-resident financial institutions	0
1446	Interest receivable on currency swap with non-resident banks	0
1450	Interest receivable on currency swap with other non- resident financial institutions, less:	0
1712	Unrecognized interest income - non-resident banks	0
1714	Unrecognized interest income - non-resident financial institutions	0
2.3.2. CLAIMS ON NON-RESIDENT ENTERPRISES		2,127,947
1268	Amount receivable on factoring operations with non-residents	0
1425	Repo agreements with non-resident legal entities	0
1558	Amount receivable on factoring operations with non-residents	0
1635	Loans to non-resident legal entities	2,088,704
1641	Overdrafts to non-resident legal entities	0
1647	Loans by credit cards to non-resident legal entities	196
1863	Amount receivable on leasing operations with non-residents	0
2068	Amount receivable on factoring operations with non-residents	0
1426	Interest receivable on repo agreements with non-resident legal entities	0
1636	Interest receivable on loans to non-resident legal entities	83,192
1642	Interest receivable on overdrafts to non-resident legal entities	0
1648	Interest receivable on loans by credit cards to non-resident legal entities	0
2070	Interest receivable on factoring operations with non-residents, less:	0
1716	Unrecognized interest income - non-resident legal entities	-44,145
2069	Discounts receivable on factoring operations with non-residents	0
2814	Unearned financial income on financial leasing with other non residents	0

2.3.3. CLAIMS ON NON-RESIDENT INDIVIDUALS		379,999
1433	Repo agreements with non-resident individuals	0
1614	Loans to non-resident individuals	39,918
1615	Loans to non-resident sole entrepreneurs	0
1620	Overdrafts to non-resident individuals	26
1621	Overdrafts to non-resident sole entrepreneurs	0
1626	Loans by credit cards to non-resident individuals	28,442
1627	Loans by credit cards to non-resident sole entrepreneurs	0
1683	Loans to non-resident insiders	306,000
1687	Overdrafts to non-resident insiders	0
1691	Loans by credit cards to non-resident insiders	16
1434	Interest receivable on repo agreements with non-resident individuals	0
1616	Interest receivable on loans to non-resident individuals	1,615
1622	Interest receivable on overdrafts to non-resident individuals	0
1628	Interest receivable on loans by credit cards to non-resident individuals	9
1684	Interest receivable on loans to non-resident insiders	3,973
1688	Interest receivable on overdrafts to non-resident insiders	0
1692	Interest receivable on loans by credit cards to non-resident insiders, less:	0
1721	Unrecognized interest income - non-resident individuals	0
1722	Unrecognized interests income - non-resident sole entrepreneurs	0
2.3.4. CLAIMS ON NON-RESIDENT NON-PROFIT ORGANISATIONS		0
1429	Repo agreements with non-resident institutions without status of legal entity	0
1653	Loans to non-resident institutions without status of legal entity	0
1657	Overdrafts to non-resident institutions without status of legal entity	0
1661	Loans by credit cards to non-resident institutions without status of legal entity	0
1430	Interest receivable on repo agreements with non-resident institutions without status of legal entity	0
1654	Interest receivable on loans to non-resident institutions without status of legal entity	0
1658	Interest receivable on overdrafts to non-resident institutions without status of legal entity	0
1662	Interest receivable on credit cards to non-resident institutions without status of legal entity, less:	0
1718	Unrecognized interest income - non-resident institutions without status of legal entity	0
2.3.5. OTHER ASSETS IN AMD		7,369
1829	L/C to non-residents	0
1839	Payments for non-residents on bank guarantees	0
1874	Dividends receivable on investments in non-resident other associated organizations	0
1876	Dividends receivable on joint ventures with non-residents	0
1880	Dividends receivable another non-resident subsidiary companies	0
1886	Amounts receivable on trust operations with other non-residents	0
1898	Other amounts receivable from non-residents	7,369
1914	Receivables from non-residents	0
1924	Prepayments to non-resident suppliers	0
1840	Amounts receivable on non-residents on bank guarantees	0
1454	Interest receivable on currency swap with other non-residents	0
1830	Interest accrued on L/C to non-residents	0

3. CLAIMS ON ARMENIAN GOVERNMENT		30,768,561
1211	Government securities bearing no interest for resale	986,282
1212	Interest bearing government securities for resale	209,144
1215	Market price adjustment accounts of government securities for resale	20,028
1511	Government securities bearing no interest for sale	188,751
1512	Interest bearing government securities for sale	0
1515	Market price adjustment accounts of government securities for sale	10,116
1841	Government securities sold to CBA through repo agreements	0
1843	Government securities sold to resident banks through repo agreements	422,425
1845	Government securities sold to other resident financial institutions through repo agreements	0
1847	Government securities sold to other residents through repo agreements	0
1849	Securities sold to non-residents through repo agreements	0
2011	Government securities bearing no interest held up to maturity	16,409,057
2013	Interest bearing government securities held up to maturity	13,177,455
1214	Interest receivable on government securities for resale	6,861
1514	Interest receivable on government securities for sale	0
2015	Premium for interest bearing government securities held up to maturity	30,565
2016	Interest receivable on interest bearing Government securities held up to maturity, less:	431,284
*	Repo-securities sold to third banks ¹	0
2012	Discounts receivable on government securities bearing no interest held up to maturity	-879,594
2014	Discounts receivable on interest bearing government securities held up to maturity	-243,813
4. CLAIMS ON ECONOMY		93,733,107
4.1. CLAIMS ON ENTERPRISES		57,694,267
4.1.1. IN AMD		21,922,428
1263	Amounts receivable on factoring operations with resident state legal entities	0
1264	Amounts receivable on factoring operations with resident private legal entities	0
1269	Adjustment account for factoring operations	0
1421	Repo agreements with resident state legal entities	0
1422	Repo agreements with private resident legal entities	0
1553	Amounts receivable on factoring operations with resident state legal entities	0
1554	Amounts receivable on factoring operations with resident private legal entities	0
1559	Adjustment account for factoring operations	0
1631	Loans to resident state legal entities	545,593
1632	Loans to resident private legal entities	20,482,426
1637	Overdrafts to resident state legal entities	0
1638	Overdrafts to resident private legal entities	558,248
1643	Loans by credit cards to resident state legal entities	0
1644	Loans by credit cards to resident private legal entities	16,970
1825	L/C to resident legal entities	0
1835	Payments on bank guarantees for resident legal entities	20,000
1836	Amounts receivable from resident legal entities on bank guarantees	760
1855	Amounts receivable on financial lease to resident state legal entities	0
1856	Amounts receivable on financial lease to resident private legal entities	42,339
2057	Amounts receivable on factoring operations with resident state legal entities	0
2058	Amounts receivable on factoring operations with resident private legal entities	4,872

1424	Interest receivable on repo agreements with resident legal entities	0
1634	Interest receivable on loans to resident legal entities	300,885
1640	Interest receivable on overdrafts to resident legal entities	5,431
1646	Interest receivable on loans by credit cards to resident legal entities	282
1826	Interest receivable on L/C to resident legal entities	0
2061	Interest receivable on factoring operations with resident legal entities, less:	9
1715	Unrecognized interest income - resident legal entities	-38,939
2060	Discounts receivable on factoring operations with resident legal entities	-1,000
2815	Unearned finance income on financial lease to resident legal entities	-15,448
4.1.2. IN FOREIGN CURRENCY		35,616,242
1263	Amounts receivable on factoring operations with resident state legal entities	0
1264	Amounts receivable on factoring operations with resident private legal entities	0
1269	Adjustment account for factoring operations	0
1421	Repo agreements with resident state legal entities	0
1422	Repo agreements with private resident legal entities	0
1553	Amounts receivable on factoring operations with resident state legal entities	0
1554	Amounts receivable on factoring operations with resident private legal entities	0
1559	Adjustment account for factoring operations	0
1631	Loans to resident state legal entities	4,020,265
1632	Loans to resident private legal entities	29,327,946
1637	Overdrafts to resident state legal entities	390,713
1638	Overdrafts to resident private legal entities	189,393
1643	Loans by credit cards to resident state legal entities	0
1644	Loans by credit cards to resident private legal entities	17,685
1825	L/C to resident legal entities	356,734
1835	Payments on bank guarantees for resident legal entities	0
1836	Amounts receivable from resident legal entities on bank guarantees	524
1855	Amounts receivable on financial lease to resident state legal entities	0
1856	Amounts receivable on financial lease to resident private legal entities	0
2057	Amounts receivable on factoring operations with resident state legal entities	955,375
2058	Amounts receivable on factoring operations with resident private legal entities	98,268
1424	Interest receivable on repo agreements with resident legal entities	0
1634	Interest receivable on loans to resident legal entities	445,023
1640	Interest receivable on overdrafts to resident legal entities	1,144
1646	Interest receivable on loans by credit cards to resident legal entities	685
1826	Interest receivable on L/C to resident legal entities	0
2061	Interest receivable on factoring operations with resident legal entities, less:	0
1715	Unrecognized interest income - resident legal entities	-173,067
2060	Discounts receivable on factoring operations with resident legal entities	-14,446
2815	Unearned financial income on financial lease to resident legal entities	0
4.1.3. SECURITIES		155,597
1225	Interest bearing non-government securities for resale	0
1227	Non-government securities bearing no interest for resale	0
1228	Market price adjustment accounts of non-government securities for resale	0
1525	Interest bearing non-government securities for sale	0
1526	Non-government securities bearing no interest for sale	39,307
1528	Market price adjustment accounts of non-government securities for sale	-27,404

1842	Other securities sold to CBA through repo agreements	0
1844	Other securities sold to resident banks through repo agreements	0
1846	Other securities sold to other resident financial institutions through repo agreements	0
1848	Other securities sold to other residents through repo agreements	0
2021	Non-government securities bearing no interest held up to maturity	26,312
2023	Interest bearing non-government securities held up to maturity	90,551
2025	Premium for interest bearing non-government securities held up to maturity	0
1226	Interest receivable on non-government securities for resale	0
1527	Interest receivable on non-government securities for sale	0
2026	Interest receivable on interest bearing non-government securities held up to maturity, less:	26,831
2022	Discounts receivable on non-government securities bearing no interest held up to maturity	0
2024	Discounts receivable on interest bearing non-government securities held up to maturity	0
4.2. CLAIMS ON HOUSEHOLDS		31,182,406
4.2.1. IN AMD		5,501,905
1266	Amounts receivable on factoring operations with resident individuals	0
1431	Repo agreements with resident individuals	0
1556	Amounts receivable on factoring operations with resident individuals in securities for sale	0
1611	Loans to resident individuals	2,997,539
1612	Loans to resident sole entrepreneurs	2,026,598
1617	Overdrafts to resident individuals	8,085
1618	Overdrafts to resident sole entrepreneurs	6
1623	Loans by credit cards to resident individuals	239,279
1624	Loans by credit cards to resident sole entrepreneurs	0
1827	L/C to resident individuals	0
1837	Payments on bank guarantees to resident individuals	0
1838	Amounts receivable on bank guarantees to resident individuals	0
1859	Amounts receivable on financial lease to resident individuals	99,972
2062	Amounts receivable on factoring operations with resident individuals	19,400
1432	Interest receivable on repo agreements with resident individuals	0
1613	Interest receivable on loans to resident individuals	123,953
1619	Interest receivable on overdrafts to resident individuals	90
1625	Interest receivable on loans by credit cards to resident individuals	1,203
1828	Interest receivable on L/C to resident individuals	0
2064	Interest receivable on factoring operations with resident individuals, less:	360
1719	Unrecognized interest income - resident individuals	-13,704
1720	Unrecognized interest income - resident sole entrepreneurs	-732
2063	Discounts receivable on factoring operations with resident individuals	-144
2816	Unearned financial income on financial lease with resident individuals	0
4.2.2. IN FOREIGN CURRENCY		22,596,198
1266	Amounts receivable on factoring operations with resident individuals	0
1431	Repo agreements with resident individuals	0
1556	Amounts receivable on factoring operations with resident individuals in securities for sale	0
1611	Loans to resident individuals	20,495,260

1612	Loans to resident sole entrepreneurs	1,192,665
1617	Overdrafts to resident individuals	64,867
1618	Overdrafts to resident sole entrepreneurs	0
1623	Loans by credit cards to resident individuals	97,631
1624	Loans by credit cards to resident sole entrepreneurs	0
1827	L/C to resident individuals	0
1837	Payments on bank guarantees to resident individuals	0
1838	Amounts receivable on bank guarantees to resident individuals	0
1859	Amounts receivable on financial lease to resident individuals	0
2062	Amounts receivable on factoring operations with resident individuals	446,257
1432	Interest receivable on repo agreements with resident individuals	0
1613	Interest receivable on loans to resident individuals	406,109
1619	Interest receivable on overdrafts to resident individuals	1,215
1625	Interest receivable on loans by credit cards to resident individuals	1,618
1828	Interest receivable on L/C to resident individuals	0
2064	Interest receivable on factoring operations with resident individuals, less:	1,476
1719	Unrecognized interest income - resident individuals	-108,001
1720	Unrecognized interest income - resident sole entrepreneurs	-1,526
2063	Discounts receivable on factoring operations with resident individuals	-1,373
2816	Unearned financial income on financial lease with resident individuals	0
4.2.3. CLAIMS ON BANK EMPLOYEES		840,150
IN AMD		105,612
1671	Loans to bank employees	87,002
1673	Overdrafts to bank employees	2,465
1675	Loans by credit cards to bank employees	14,702
1672	Interest receivable on loans to bank employees	1,386
1674	Interest receivable on overdrafts to bank employees	10
1676	Interest receivable on loans by credit cards to bank employees, less:	54
1724	Unrecognized interest income from bank employees	-7
IN FOREIGN CURRENCY		734,538
1671	Loans to bank employees	723,807
1673	Overdrafts to bank employees	0
1675	Loans by credit cards to bank employees	0
1672	Interest receivable on loans to bank employees	10,820
1674	Interest receivable on overdrafts to bank employees	0
1676	Interest receivable on loans by credit cards to bank employees, less:	0
1724	Unrecognized interest income from bank employees	-89
4.2.4. LOANS TO INSIDERS		2,244,153
IN AMD		777,641
1681	Loans to resident insiders	735,387
1685	Overdrafts to resident insiders	6,791
1689	Loans by credit cards to resident insiders	22,482
1682	Interest receivable on loans to resident insiders	12,925
1686	Interest receivable on overdraft to resident insiders	12
1690	Interest receivable on loans by credit cards to resident insiders, less:	46
1723	Unrecognized interest income from insiders	-2
IN FOREIGN CURRENCY		1,466,512
1681	Loans to resident insiders	1,283,211

1685	Overdrafts to resident insiders	38,851
1689	Loans by credit cards to resident insiders	6,207
1682	Interest receivable on loans to resident insiders	138,332
1686	Interest receivable on overdraft to resident insiders	15
1690	Interest receivable on loans by credit cards to resident insiders, less:	40
1723	Unrecognized interest income from insiders	-144
4.3. CLAIMS ON NON-PROFIT ORGANIZATIONS		27,023
4.3.1. IN AMD		3,641
1265	Amounts receivable on factoring operations with resident non-profit legal entities	0
1423	Repo agreements with resident non-profit legal entities	0
1427	Repo agreements with resident institutions without status of legal entity	0
1555	Amounts receivable on factoring operations with resident non-profit legal entities	0
1633	Loans to resident non-profit legal entities	2,500
1639	Overdrafts to resident non-profit legal entities	0
1645	Loans by credit cards to resident non-profit legal entities	52
1651	Loans to resident institutions without status of legal entity	0
1655	Overdrafts to resident institutions without status of legal entity	0
1659	Loans by credit cards to resident institutions without status of legal entity	1,089
1857	Amounts receivable on financial lease with resident non-profit legal entities	0
2059	Amounts receivable on factoring operations with resident non-profit legal entities	0
1428	Interest receivable on repo agreements with resident institutions without status of legal entity	0
1652	Interest receivable on loans to resident institutions without status of legal entity	0
1656	Interest receivable on overdrafts to resident institutions without status of legal entity	0
1660	Interest receivable on loans by on credit cards to resident institutions without status of legal entity, less:	0
1717	Unrecognized interest income - resident institutions without status of legal entity	0
4.3.2. IN FOREIGN CURRENCY		23,382
1265	Amounts receivable on factoring operations with resident non-profit legal entities	0
1423	Repo agreements with resident non-profit legal entities	0
1427	Repo agreements with resident institutions without status of legal entity	0
1555	Amounts receivable on factoring operations with resident non-profit legal entities	0
1633	Loans to resident non-profit legal entities	19,729
1639	Overdrafts to resident non-profit legal entities	0
1645	Loans by credit cards to resident non-profit legal entities	0
1651	Loans to resident institutions without status of legal entity	3,632
1655	Overdrafts to resident institutions without status of legal entity	0
1659	Loans by credit cards to resident institutions without status of legal entity	0
1857	Amounts receivable on financial lease with resident non-profit legal entities	0
2059	Amounts receivable on factoring operations with resident non-profit legal entities	0
1428	Interest receivable on repo agreements with resident institutions without status of legal entity	0
1652	Interest receivable on loans to resident institutions without status of legal	54

	entity	
1656	Interest receivable on overdrafts to resident institutions without status of legal entity	0
1660	Interest receivable on loans by on credit cards to resident institutions without status of legal entity, less:	0
1717	Unrecognized interest income - resident institutions without status of legal entity	-33
4.4. CLAIMS ON OTHER FINANCIAL INSTITUTIONS		4,794,423
4.4.1. IN AMD		2,137,537
1262	Amounts receivable on factoring operations with other resident financial institutions	0
1361	Loans to other resident financial institutions	0
1365	Overdrafts to other resident financial institutions	0
1404	Deposited funds with other resident institutions	399
1417	Repo agreements with other resident financial institutions	2,132,200
1447	Currency swap with other resident financial institutions	0
1552	Amounts receivable on factoring operations with other resident financial institutions	0
1823	L/C to other resident financial institutions	0
1833	Payments on bank guarantees for other resident financial institutions	0
1834	Amounts receivable on bank guarantees for other resident financial institutions	0
1853	Amounts receivable on financial lease to other resident financial institutions	0
1882	Amounts receivable on trust operations with other resident financial institutions	0
2054	Amounts receivable on factoring operations with other resident financial institutions	0
1362	Interest receivable on loans to other resident financial institutions	0
1366	Interest receivable on overdraft to other resident financial institutions	0
1418	Interest receivable on repo agreements with other resident financial institutions	4,938
1448	Interest receivable on currency swap with other resident financial institutions	0
1824	Interest accrued on L/C to other resident financial institutions	0
2056	Interest receivable on factoring operations with other resident financial institutions, less:	0
1713	Unrecognized interest income - other resident financial institutions	0
2055	Discounts receivable on factoring operations with other resident financial institutions	0
2812	Unearned finance income on financial lease to other resident financial institutions	0
4.4.2. IN FOREIGN CURRENCY		2,656,886
1262	Amounts receivable on factoring operations with other resident financial institutions	0
1361	Loans to other resident financial institutions	2,537,987
1365	Overdrafts to other resident financial institutions	0
1404	Deposited funds with other resident institutions	83,752
1417	Repo agreements with other resident financial institutions	0
1447	Currency swap with other resident financial institutions	0
1552	Amounts receivable on factoring operations with other resident financial institutions	0
1823	L/C to other resident financial institutions	0
1833	Payments on bank guarantees for other resident financial institutions	0
1834	Amounts receivable on bank guarantees for other resident financial institutions	0

1853	Amounts receivable on financial lease to other resident financial institutions	0
1882	Amounts receivable on trust operations with other resident financial institutions	0
2054	Amounts receivable on factoring operations with other resident financial institutions	0
1362	Interest receivable on loans to other resident financial institutions	35,147
1366	Interest receivable on overdraft to other resident financial institutions	0
1418	Interest receivable on repo agreements with other resident financial institutions	0
1448	Interest receivable on currency swap with other resident financial institutions	0
1824	Interest accrued on L/C to other resident financial institutions	0
2056	Interest receivable on factoring operations with other resident financial institutions, less:	0
1713	Unrecognized interest income - other resident financial institutions	0
2055	Discounts receivable on factoring operations with other resident financial institutions	0
2812	Unearned finance income on financial lease to other resident financial institutions	0
4.5. CLAIMS ON OTHER RESIDENTS		34,988
4.5.1. IN AMD		0
1267	Amounts receivable on factoring operations with other residents	0
1451	Currency swap with other residents	0
1557	Amounts receivable on factoring operations with other residents	0
1861	Amounts receivable on financial lease with other residents	0
1885	Amounts receivable on trust operations with other residents	0
2065	Amounts receivable on factoring operations with other residents	0
1452	Interest accrued on currency swap with other residents	0
2067	Interest receivable on factoring operations with other residents, less:	0
2066	Discounts receivable on factoring operations with other residents	0
2813	Unearned finance income on financial lease with other residents	0
4.5.2. IN FOREIGN CURRENCY		34,988
1267	Amounts receivable on factoring operations with other residents	0
1451	Currency swap with other residents	0
1557	Amounts receivable on factoring operations with other residents	0
1861	Amounts receivable on financial lease with other residents	0
1885	Amounts receivable on trust operations with other residents	0
2065	Amounts receivable on factoring operations with other residents	34,988
1452	Interest accrued on currency swap with other residents	0
2067	Interest receivable on factoring operations with other residents, less:	0
2066	Discounts receivable on factoring operations with other residents	0
2813	Unearned finance income on financial lease with other residents	0
5. INVESTMENTS IN EQUITIES		521,705
1221	Investments in preference shares for resale	0
1222	Investments in common shares for resale	18,929
1223	Other equity for resale	10,000
1224	Dividends receivable on shares for resale	0
1521	Investments in preference shares for sale	0
1522	Investments in common shares for sale	125,167
1523	Other equity for sale	62,359

2110	Investments in resident joint ventures at cost	2
2112	Investments (significant participation) in statutory capital of other associated resident institutions	26,057
2117	Investments in other resident subsidiary companies at market value	50,000
2122	Investments (significant participation) in other associated resident organizations at cost	229,191
2127	Investments in other resident subsidiary companies at cost	0
2129	Investments in resident joint ventures at market value	0
6. INTERBANK CLAIMS		3,706,694
6.1. IN AMD		1,136,868
1031	Correspondent accounts with resident banks	251,431
1261	Amounts receivable on factoring operations with resident banks	0
1321	Demand deposits with resident banks	0
1323	Time deposits with resident banks	100,000
1341	Loans to resident banks	0
1345	Overdrafts to resident banks	0
1391	Short-term receivables to resident banks	0
1402	Deposited funds with resident banks	0
1413	Repo agreements with resident banks	410,000
1443	Currency swap with resident banks	0
1551	Amounts receivable on factoring operations with resident banks	0
1821	L/C to resident banks	0
1831	Payments on bank guarantees for resident banks	0
1832	Amounts receivable on bank guarantees from resident banks	0
1851	Amounts receivable on financial lease to resident banks	0
1881	Amounts receivable on trust operations with resident banks	0
2051	Amounts receivable on factoring operations with resident banks	0
2111	Investments (significant participation) in resident associated banks at market value	375,000
2115	Investments in resident subsidiary banks at market value	0
2121	Investments (significant participation) in resident associated banks at cost	0
2125	Investments in resident subsidiaries at cost	0
1032	Interest receivable on correspondent accounts with resident banks	0
1325	Interest receivable on deposits with resident banks	22
1342	Interest receivable on loans to resident banks	0
1346	Interest receivable on overdraft to resident banks	0
1414	Interest receivable on repo agreements with resident banks	415
1444	Interest receivable on currency swap with resident banks	0
1822	Interests accrued on L/C to resident banks	0
2053	Interest receivable on factoring operations with resident banks, less;	0
1711	Unrecognized interest income - resident banks	0
2052	Discounts receivable on factoring operations with resident banks	0
2811	Unearned finance income on financial lease with resident banks	0
6.2. IN FOREIGN CURRENCY		2,569,826
1031	Correspondent accounts with resident banks	1,248,100
1261	Amount receivable on factoring operations with resident banks	0
1321	Demand deposits with resident banks	0
1323	Time deposits with resident banks	0

1341	Loans to resident banks	1,312,099
1345	Overdrafts to resident banks	0
1391	Short-term receivables to resident banks	5,133
1402	Deposited funds with resident banks	0
1413	Repo agreements with resident banks	0
1443	Currency swap with resident banks	0
1551	Amount receivable on factoring operations with resident banks	0
1821	L/C to resident banks	0
1831	Payments on bank guarantees for resident banks	0
1832	Amount receivable on bank guarantees for resident banks	0
1851	Amount receivable on leasing operations with resident banks	0
1881	Amount receivable on trust operations with resident banks	0
2051	Amount receivable on factoring operations with resident banks	0
2111	Investments (significant participation) in resident associated banks at market value	0
2115	Investments in resident subsidiary banks at market value	0
2121	Investments (significant participation) in resident associated banks at cost	0
2125	Investments in resident subsidiaries at cost	0
1032	Interest receivable on correspondent accounts with resident banks	186
1325	Interest receivable on deposits with resident banks	0
1342	Interest receivable on loans to resident banks	4,308
1346	Interest receivable on overdraft to resident banks	0
1414	Interest receivable on repo agreements with resident banks	0
1444	Interest receivable on currency swap with resident banks	0
1822	Interests accrued on L/C to resident banks	0
2053	Interest receivable on factoring operations with resident banks, less;	0
1711	Unrecognized interest income - resident banks	0
2052	Discounts receivable on factoring operations with resident banks	0
2811	Unearned finance income on financial lease with resident banks	0
7. FROZEN ACCOUNTS		0
2914	Frozen accounts with residents	0
2915	Frozen accounts with non-residents	0
2916	Frozen accounts with CBA	0
8. INTRA-BANK CLAIMS (NET)		0
1811	Intra-bank accounts with resident branches, less:	0
3811	Settlements between bank and its resident branches	0
9. OTHER ASSETS		27,481,622
9.1. OTHER FINANCIAL ASSETS		3,100,481
1023	Statutory capital replenishment account with CBA	0
1024	Interest receivable on statutory capital replenishment account with CBA	0
1251	Government securities acquired from CBA through repo agreements	516,975
1252	Other securities acquired from CBA through repo agreements	0
1253	Government securities acquired from resident banks through repo agreements	410,000
1254	Other securities acquired from resident banks through repo agreements	0
1255	Government securities acquired from other resident financial institutions through repo agreements	2,132,200

1256	Other securities acquired from other resident financial institutions through repo agreements	0
1257	Government securities acquired from other residents with repo agreements	0
1258	Other securities acquired from other residents through repo agreements	0
1259	Securities acquired from non-residents through repo agreements	0
1260	Market price adjustment accounts of securities acquired through repo agreements	0
1271	Futures for resale	0
1272	Forwards for resale	0
1273	Options for resale	0
1274	Swap for resale	0
1275	Other derivatives for resale	0
1445	Currency swap with non-resident banks	0
1449	Currency swap with other non- resident financial institutions	0
1453	Currency swap with other non-residents	0
1524	Dividends receivable on investments for sale	0
1801	Foreign currency sold to CBA through currency swap	0
1802	Foreign currency sold to resident banks through currency swap	0
1803	Foreign currency sold to non-resident banks through currency swap	0
1804	Foreign currency sold to other resident financial institutions through currency swap	0
1805	Foreign currency sold to other non-resident financial institutions through currency swap	0
1806	Foreign currency sold to other residents through currency swap	0
1807	Foreign currency sold to other non-residents through currency swap	0
1871	Dividends receivable on investments (significant participation) in statutory fund of resident associated banks	0
1872	Dividends receivable on investments (significant participation) in statutory fund of other resident associated organizations	0
1875	Dividends receivable on resident joint ventures	0
1877	Dividends receivable on resident subsidiary banks	0
1879	Dividends receivable on other resident subsidiary companies	0
1894	Other interests receivable	41,306
1901	Futures-fair value for hedging	0
1902	Forwards-fair value for hedging	0
1903	Option-fair value for hedging	0
1904	Swap-fair value for hedging	0
1905	Futures-cash flow for hedging	0
1906	Forwards-cash flow for hedging	0
1907	Option-cash flow for hedging	0
1908	Swap-cash flow for hedging	0
1909	Other derivatives for hedging, less:	0
3561	Futures for resale	0
3562	Forwards for resale	0
3563	Options for resale	0
3564	Swaps for resale	0
3565	Other derivatives for resale	0
3571	Futures-fair value for hedging	0
3572	Forwards-fair value for hedging	0
3573	Option-fair value for hedging	0
3574	Swap-fair value for hedging	0

3575	Futures-cash flow for hedging	0
3576	Forwards-cash flow for hedging	0
3577	Option-cash flow for hedging	0
3578	Swap-cash flow for hedging	0
3579	Other derivatives for hedging	0
9.2. OTHER AMOUNTS RECIIVABLE		3,452,100
1895	Other amounts receivable from resident banks	0
1896	Other amounts receivable from other resident financial institutions	4,007
1897	Other amounts receivable from other residents	801,279
1911	Receivables on service of cash from state budget	49,496
1912	Other receivables from state budget	53,985
1913	Receivables from residents	426,488
1921	Prepaid salary	655
1922	Other prepayments to bank employees	95,453
1923	Prepayments to resident suppliers	346,463
1931	Advances for profit tax	627,366
1932	Advances for VAT	29,099
1933	Other advanced taxes and duties	48,053
1934	Advances for social security	1,221
1961	Future expenses	371,979
2913	Prolonged taxes	10,631
2919	Other assets, less:	585,925
1899	Discounts receivable on other amounts receivable	0
9.3. NON-FINANCIAL ASSETS		20,929,041
1111	Precious metal bullions	339,871
1121	Precious metal bullions in transit	0
1131	Numismatic coins	10,211
2211	Capital investments in bank fixed assets	390,092
2221	Capital investments in bank non-tangible assets	0
2231	Capital investments in bank leased fixed assets	1,312,655
2311	Computer software	655,256
2312	Licenses	308,839
2313	Copyrights	29
2319	Other non-tangible assets	202,655
2411	Land	9,942
2412	Buildings and constructions	12,493,306
2413	Office equipment	2,379,226
2414	Communications facilities, computer hardware and automated equipment	3,572,628
2415	Vehicles	1,136,983
2416	Other fixed assets	1,005,059
2417	Fixed assets obtained through financial lease	0
2512	Buildings and constructions out of use	1,135,543
2513	Office equipment out of use	57,546
2514	Communications facilities, computer hardware and automated equipment out of use	120,835
2515	Vehicles out of use	78,460
2516	Other fixed assets out of use	51,949
2517	Non-tangible assets out of use	7,859

2611	Non-durable goods	278,138
2911	Reposessed fixed assets - real property	1,477,962
2912	Reposessed other fixed assets, less:	512,730
2321	Accumulated depreciation - computer software	-155,353
2322	Accumulated depreciation - licenses	-57,057
2323	Accumulated depreciation - copyrights	0
2329	Accumulated depreciation - other non-tangible assets	-29,028
2422	Accumulated depreciation - buildings and constructions	-1,156,882
2423	Accumulated depreciation - office equipment	-1,325,314
2424	Accumulated depreciation - communications facilities, computer hardware and automated equipment	-2,188,416
2425	Accumulated depreciation - vehicles	-463,550
2426	Accumulated depreciation - other fixed assets	-513,083
2427	Accumulated depreciation - fixed assets through financial lease	0
2429	Accumulated depreciation - capital investment accrued on fixed assets leased	-720,050
2711	Devaluation of fixed assets	0
2712	Devaluation of non-tangible assets	0
2721	Devaluation of fixed assets out of use	0
2722	Devaluation of non-tangible assets out of use	0
TOTAL ASSETS		270,340,121

1. The balance of accounts "Securities acquired through repo agreements" (sum of accounts 1251, 1253 1255, 1257) and "Liabilities on repo securities" (sum of accounts 3621, 3622, 3623, 3624). When acquired through repo agreements securities are sold to the third bank, the acquirer records them in the accounts of government securities, as a result double counting can be made in claims on Government. Therefore these securities are deducted from total claims on Government.

Appendix 3.3. Statistically classified detailed balance sheet of commercial banks

(thous. drams, as of the end of period)

A/N		Date
LIABILITIES		
1. DEMAND DEPOSITS IN AMD		26,932,858
1.1. FROM ENTERPRISES		19,857,198
3311	Accounts of resident state legal entities	7,239,870
3312	Accounts of resident private legal entities	12,304,338
3335	Demand deposits of resident state legal entities	29,998
3336	Demand deposits of resident private legal entities	247,005
3338	Interest accrued on demand deposits of resident legal entities	92
3314	Interest accrued on accounts of resident legal entities	35,895
1.2. FROM HOUSEHOLDS		3,526,453
3317	Accounts of resident individuals	2,028,717
3325	Accounts of resident sole entrepreneurs	155,980
3331	Demand deposits of resident individuals	1,325,220
3345	Demand deposits of resident sole entrepreneurs	161
3318	Interest accrued on accounts of resident individuals	3,617
3332	Interest accrued on demand deposits of resident individuals	12,758
1.3. FROM NON-PROFIT ORGANIZATIONS		3,355,340
3313	Accounts of resident non-profit legal entities	2,872,059
3321	Accounts of resident institutions without status of legal entity	482,583
3337	Demand deposits of resident non-profit legal entities	1
3341	Demand deposits of resident institutions without status of legal entity	34
3322	Interests accrued on accounts of resident institutions without status of legal entity	663
3342	Interest accrued on demand deposits of resident institutions without status of legal entity	0
1.4. FROM OTHER FINANCIAL INSTITUTIONS		193,867
3327	Accounts of other resident financial institutions	193,571
3211	Demand deposits of resident other financial institutions	4
3329	Interests accrued on accounts of other financial institutions	290
3212	Interests accrued on demand deposits from resident other financial institutions	2
2. TIME DEPOSITS IN AMD		12,054,647
2.1. FROM ENTERPRISES		3,253,478
3357	Time deposits of resident state legal entities	1,791,137
3358	Time deposits of resident private legal entities	1,360,998
3360	Interest accrued on time deposits of resident legal entities	101,343
2.2. FROM HOUSEHOLDS		3,682,722
3351	Time deposits of resident individuals	3,563,481
3352	Time deposits of resident individuals	0
3353	Interest accrued on time deposits of resident individuals	119,241

2.3. FROM NON-PROFIT ORGANIZATIONS		5,085,793
3359	Time deposits of resident private legal entities	3,727,384
3363	Time deposits of resident institutions without status of legal entity	1,342,403
3364	Interest accrued on time deposits of resident institutions without status of legal entity	16,006
2.4. FROM OTHER FINANCIAL INSTITUTIONS		32,654
3215	Time deposits of other resident financial institutions	32,415
3216	Interests accrued on time deposits from other resident financial institutions	239
2.5. OTHER ACCOUNTS EQUIVALENT TO TIME DEPOSITS IN AMD		0
2.5.1. CERTIFICATES OF DEPOSITS		0
3511	Certificates of deposits issued by bank	0
3512	Interest accrued on certificate of deposits issued by bank	0
2.5.2. REPO AGREEMENTS AND CURENCY SWAP WITH RESIDENTS		0
3247	Repo agreements with resident other financial institutions	0
3261	Repo agreements with resident state legal entities	0
3262	Repo agreements with resident private legal entities	0
3263	Repo agreements with resident non-profit legal entities	0
3267	Repo agreements with resident institutions without status of legal entity	0
3271	Repo agreements with resident individuals	0
3272	Repo agreements with resident sole entrepreneurs	0
3287	Currency swap with other resident financial institutions	0
3291	Currency swap with other residents	0
3248	Interest accrued on repo agreements with other resident financial institutions	0
3264	Interest accrued on repo agreements with resident legal entities	0
3268	Interests accrued on repo agreements with resident institutions without status of legal entity	0
3273	Interests accrued on repo agreements with resident individuals	0
3288	Interest payable on currency swap with other resident financial institutions	0
3292	Interest payable on currency swap with other residents	0
3. DEPOSITS IN FOREIGN CURRENCY		89,000,684
3.1. IN CONVERTIBLE CURRENCY		88,276,194
3.1.1. FROM ENTERPRISES		17,735,653
3311	Accounts of resident state legal entities	987,640
3312	Accounts of resident private legal entities	10,676,255
3335	Demand deposits of resident state legal entities	0
3336	Demand deposits of resident private legal entities	264,169
3357	Time deposits of resident state legal entities	1,343,119
3358	Time deposits of resident private legal entities	4,407,665
3314	Interest accrued on accounts of resident legal entities	6,582
3338	Interest accrued on demand deposits of resident legal entities	37
3360	Interest accrued on time deposits of resident legal entities	50,186
3.1.2. FROM HOUSEHOLDS		57,625,244
3317	Accounts of resident individuals	23,514,701
3325	Accounts of resident sole entrepreneurs	17,239

3331	Demand deposits of resident individuals	708,746
3345	Demand deposits of resident sole entrepreneurs	4,982
3351	Time deposits of resident individuals	33,052,882
3352	Time deposits of resident sole entrepreneurs	0
3318	Interest accrued on accounts of resident individuals	1,960
3332	Interest accrued on demand deposits of resident individuals	2,004
3353	Interest accrued on time deposits of resident individuals	322,730
3.1.3. FROM NON-PROFIT ORGANIZATIONS		12,487,666
3313	Accounts of resident non-profit legal entities	5,150,493
3321	Accounts of resident institutions without status of legal entity	70,575
3337	Demand deposits of resident non-profit legal entities	0
3341	Demand deposits of resident institutions without status of legal entity	0
3359	Time deposits of resident non-profit legal entities	3,901,447
3363	Time deposits of resident institutions without status of legal entity	3,302,693
3322	Interest accrued on accounts of resident institutions without status of legal entity	5,173
3342	Interest accrued on demand deposits of resident institutions without status of legal entity	0
3364	Interests accrued on time deposits of resident institutions without status of legal entity	57,285
3.1.4. FROM OTHER FINANCIAL INSTITUTIONS		427,631
3327	Accounts of other resident financial institutions	220,809
3211	Demand deposits of other resident financial institutions	0
3215	Time deposits of other resident financial institutions	206,587
3329	Interest accrued on accounts of other financial institutions	11
3212	Interest accrued on demand deposits of other resident financial institutions	0
3216	Interest accrued on time deposits of other resident financial institutions	224
3.1.5. OTHER ACCOUNTS EQUIVALENT TO CONVERTIBLE FOREIGN CURRENCY DEPOSITS		0
CERTIFICATES OF DEPOSITS		0
3511	Certificates of deposits issued by bank	0
3512	Interest accrued on certificate of deposits issued by bank	0
REPO AGREEMENTS AND CURRENCY SWAP WITH RESIDENTS		0
3247	Repo agreements with resident other financial institutions	0
3261	Repo agreements with resident state legal entities	0
3262	Repo agreements with resident private legal entities	0
3263	Repo agreements with resident non-profit legal entities	0
3267	Repo agreements with resident institutions without status of legal entity	0
3271	Repo agreements with resident individuals	0
3272	Repo agreements with resident sole entrepreneurs	0
3287	Currency swap with other resident financial institutions	0
3291	Currency swap with other residents	0
3248	Interest accrued on repo agreements with other resident financial institutions	0
3264	Interest accrued on repo agreements with resident legal entities	0
3268	Interests accrued on repo agreements with resident institutions without status of legal entity	0
3273	Interests accrued on repo agreements with resident individuals	0
3288	Interest payable on currency swap with other resident financial institutions	0
3292	Interest payable on currency swap with other residents	0

3.2. IN NON-CONVERTIBLE CURRENCY		724,490
3.2.1. FROM ENTERPRISES		672,158
3311	Accounts of resident state legal entities	98,884
3312	Accounts of resident private legal entities	569,139
3335	Demand deposits of resident state legal entities	0
3336	Demand deposits of resident private legal entities	463
3357	Time deposits of resident state legal entities	0
3358	Time deposits of resident private legal entities	0
3314	Interest accrued on accounts of resident legal entities	3,672
3338	Interest accrued on demand deposits of resident legal entities	0
3360	Interest accrued on time deposits of resident legal entities	0
3.2.2. FROM HOUSEHOLDS		33,896
3317	Accounts of resident individuals	30,958
3325	Accounts of resident sole entrepreneurs	35
3331	Demand deposits of resident individuals	1,579
3345	Demand deposits of resident sole entrepreneurs	0
3351	Time deposits of resident individuals	1,306
3352	Time deposits of resident sole entrepreneurs	0
3318	Interest accrued on accounts of resident individuals	0
3332	Interest accrued on demand deposits of resident individuals	11
3353	Interest accrued on time deposits of resident individuals	7
3.2.3. FROM NON-PROFIT ORGANIZATIONS		18,425
3313	Accounts of resident non-profit legal entities	13,922
3321	Accounts of resident institutions without status of legal entity	4,503
3337	Demand deposits of resident non-profit legal entities	0
3341	Demand deposits of resident institutions without status of legal entity	0
3359	Time deposits of resident non-profit legal entities	0
3363	Time deposits of resident institutions without status of legal entity	0
3322	Interest accrued on accounts of resident institutions without status of legal entity	0
3342	Interest accrued on demand deposits of resident institutions without status of legal entity	0
3364	Interests accrued on time deposits of resident institutions without status of legal entity	0
3.2.4. FROM OTHER FINANCIAL INSTITUTIONS		0
3327	Accounts of other resident financial institutions	11
3211	Demand deposits of other resident financial institutions	11
3215	Time deposits of other resident financial institutions	0
3329	Interest accrued on accounts of other financial institutions	0
3212	Interest accrued on demand deposits of other resident financial institutions	0
3216	Interest accrued on time deposits of other resident financial institutions	0
3.2.5. OTHER ACCOUNTS EQUIVALENT TO NON-CONVERTIBLE CURRENCY DEPOSITS		0
CERTIFICATES OF DEPOSITS		0
3511	Certificates of deposits issued by bank	0
3512	Interest accrued on certificate of deposits issued by bank	0
REPO AGREEMENTS AND CURRENCY SWAP WITH RESIDENTS		0

3247	Repo agreements with resident other financial institutions	0
3261	Repo agreements with resident state legal entities	0
3262	Repo agreements with resident private legal entities	0
3263	Repo agreements with resident non-profit legal entities	0
3267	Repo agreements with resident institutions without status of legal entity	0
3271	Repo agreements with resident individuals	0
3272	Repo agreements with resident sole entrepreneurs	0
3287	Currency swap with other resident financial institutions	0
3291	Currency swap with other residents	0
3248	Interest accrued on repo agreements with other resident financial institutions	0
3264	Interest accrued on repo agreements with resident legal entities	0
3268	Interests accrued on repo agreements with resident institutions without status of legal entity	0
3273	Interests accrued on repo agreements with resident individuals	0
3288	Interest payable on currency swap with other resident financial institutions	0
3292	Interest payable on currency swap with other residents	0
4. FOREIGN LIABILITIES		55,747,560
4.1. IN CONVERTIBLE CURRENCY		51,894,396
3113	Correspondent accounts of non-resident banks	856,193
3123	Demand deposits of non-resident banks	0
3127	Time deposits of non-resident banks	607,474
3143	Loans from non-resident banks	5,304,230
3147	Overdrafts from non-resident banks	0
3328	Accounts of non- resident other financial institutions	79,031
3213	Demand deposits of non-resident financial institutions	0
3217	Time deposits of non-resident financial institutions	192,727
3233	Loans from non- resident other financial institutions	0
3235	Loans from international financial institutions	6,196,781
3245	Repo agreements with non-resident banks	0
3249	Repo agreements with other non- resident financial institutions	0
3265	Repo agreements with non-resident legal entities	0
3269	Repo agreements with non-resident institutions without status of legal entity	0
3274	Repo agreements with non-resident individuals	0
3275	Repo agreements with non-resident sole entrepreneurs	0
3285	Currency swap with non-resident banks	0
3289	Currency swap with other non- resident financial institutions	0
3293	Currency swap with other non-residents	0
3315	Accounts of non-resident legal entities	9,110,781
3319	Accounts of non-resident individuals	13,473,738
3326	Accounts of non-resident sole entrepreneurs	222
3323	Accounts of non-resident institutions without status of legal entity	1,530,340
3333	Demand deposits of non-resident individuals	1,741,185
3346	Demand deposits of non-resident sole entrepreneurs	0
3339	Demand deposits of non-resident legal entities	346,279
3343	Demand deposits of non-resident institutions without status of legal entity	6,314
3347	Demand deposits of other non-residents	0
3354	Time deposits of non-resident individuals	8,975,246
3355	Time deposits of non-resident sole entrepreneurs	0

3361	Time deposits of non-resident legal entities	1,092,875
3365	Time deposits of non-resident institutions without status of legal entity	87,175
3367	Time deposits of other non-residents	44,261
3612	Dividends payable to non-residents	0
3632	Amounts payable for trust agreements to non-residents	0
3643	Amounts payable for financial lease to non-residents	0
3646	Amounts payable for financial lease to non-resident banks	0
3693	Other liabilities to non-residents	711,749
3712	Liabilities due to settlements by check or other payment documents with non-residents	49,991
3722	Liabilities on L/C to non-residents	350,367
3812	Settlements between banks and their non-resident branches	10,554
3835	External creditors with non-residents	35,931
3837	Payables on statutory fund replenishment accounts to non-residents	0
3724	Frozen accounts of non-residents on L/C	861,798
3114	Interest accrued on correspondent accounts of non-resident banks	1
3124	Interest accrued on demand deposits of non-resident banks	0
3128	Interest accrued on time deposits from non-resident banks	2,172
3144	Interest accrued on loans from non-resident banks	24,833
3148	Interest accrued on overdrafts from non-resident banks	0
3214	Interest accrued on demand deposits from non-resident financial institutions	0
3218	Interest accrued on time deposits from non-resident financial institutions	718
3234	Interest accrued on loans from other non-resident financial institutions	0
3236	Interest accrued on loans from international financial institutions	65,664
3246	Interest accrued on repo agreements with non-resident banks	0
3250	Interest accrued on repo agreements with other non-resident financial institutions	0
3266	Interest accrued on repo agreements with non-resident legal entities	0
3270	Interest accrued on repo agreements with non-resident institutions without status of legal entity	0
3276	Interest accrued on repo agreements with non-resident individuals	0
3286	Interest accrued on currency swap with non-resident banks	0
3290	Interest accrued on currency swap with other non-resident financial institutions	0
3294	Interest accrued on currency swap with other non-residents	0
3316	Interest accrued on accounts of non-resident legal entities	4,838
3320	Interest accrued on accounts of non-resident individuals	1,895
3324	Interest accrued on accounts of non-resident institutions without status of legal entity	137
3334	Interest accrued on demand deposits of non-resident individuals	2,835
3340	Interest accrued on demand deposits of non-resident legal entities	343
3344	Interest accrued on demand deposits of non-resident institutions without status of legal entity	0
3348	Interest accrued on demand deposits of other non-residents	0
3356	Interest accrued on time deposits of non-resident individuals	98,814
3362	Interest accrued on time deposits of non-resident legal entities	26,380
3366	Interest accrued on time deposits of non-resident institutions without status of legal entity	358
3368	Interest accrued on time deposits of other non-residents	133
3694	Interests accrued on other liabilities to non-residents, less:	33
4212	Not incurred financial expenses of resident banks on financial lease	0

4214	Not incurred financial expenses of other non-residents on financial lease	0
4.2. IN NON-CONVERTIBLE CURRENCY		969,112
3113	Correspondent accounts of non-resident banks	0
3123	Demand deposits of non-resident banks	0
3127	Time deposits of non-resident banks	0
3143	Loans from non-resident banks	187,000
3147	Overdrafts from non-resident banks	0
3328	Accounts of non-resident other financial institutions	0
3213	Demand deposits of non-resident financial institutions	0
3217	Time deposits of non-resident financial institutions	0
3233	Loans from other non-resident financial institutions	0
3235	Loans from international financial institutions	0
3245	Repo agreements with non-resident banks	0
3249	Repo agreements with other non- resident financial institutions	0
3265	Repo agreements with non-resident legal entities	0
3269	Repo agreements with non-resident institutions without status of legal entity	0
3274	Repo agreements with non-resident individuals	0
3275	Repo agreements with non-resident sole entrepreneurs	0
3285	Currency swap with non-resident banks	0
3289	Currency swap with other non- resident financial institutions	0
3293	Currency swap with other non-residents	0
3315	Accounts of non-resident legal entities	489,741
3319	Accounts of non-resident individuals	15,699
3326	Accounts of non-resident sole entrepreneurs	0
3323	Accounts of non-resident institutions without status of legal entity	5,133
3333	Demand deposits of non-resident individuals	62
3346	Demand deposits of non-resident sole entrepreneurs	0
3339	Demand deposits of non-resident legal entities	42
3343	Demand deposits of non-resident institutions without status of legal entity	0
3347	Demand deposits of other non-residents	0
3354	Time deposits of non-resident individuals	0
3355	Time deposits of non-resident sole entrepreneurs	0
3361	Time deposits of non-resident legal entities	0
3365	Time deposits of non-resident institutions without status of legal entity	0
3367	Time deposits of other non-residents	0
3612	Dividends payable to non-residents	0
3632	Amounts payable for trust agreements to non-residents	0
3643	Amounts payable for financial lease to non-residents	0
3646	Amounts payable for financial lease to non-resident banks	0
3693	Other liabilities to non-residents	270,995
3712	Liabilities due to settlements by check or other payment documents with non-residents	0
3722	Liabilities on L/C to non-residents	0
3812	Settlements between banks and their non-resident branches	0
3835	External creditors with non-residents	0
3837	Payables on statutory fund replenishment accounts to non-residents	0
3724	Frozen accounts of non-residents on L/C	0

3114	Interest accrued on correspondent accounts of non-resident banks	0
3124	Interest accrued on demand deposits of non-resident banks	0
3128	Interest accrued on time deposits from non-resident banks	0
3144	Interest accrued on loans from non-resident banks	307
3148	Interest accrued on overdrafts from non-resident banks	0
3214	Interest accrued on demand deposits from non-resident financial institutions	0
3218	Interest accrued on time deposits from non-resident financial institutions	0
3234	Interest accrued on loans from other non- resident financial institutions	0
3236	Interest accrued on loans from international financial institutions	0
3246	Interest accrued on repo agreements with non-resident banks	0
3250	Interest accrued on repo agreements with other non- resident financial institutions	0
3266	Interest accrued on repo agreements with non-resident legal entities	0
3270	Interest accrued on repo agreements with non-resident institutions without status of legal entity	0
3276	Interest accrued on repo agreements with non-resident individuals	0
3286	Interest accrued on currency swap with non-resident banks	0
3290	Interest accrued on currency swap with other non- resident financial institutions	0
3294	Interest accrued on currency swap with other non-residents	0
3316	Interest accrued on accounts of non-resident legal entities	79
3320	Interest accrued on accounts of non-resident individuals	54
3324	Interest accrued on accounts of non-resident institutions without status of legal entity	0
3334	Interest accrued on demand deposits of non-resident individuals	0
3340	Interest accrued on demand deposits of non-resident legal entities	0
3344	Interest accrued on demand deposits of non-resident institutions without status of legal entity	0
3348	Interest accrued on demand deposits of other non-residents	0
3356	Interest accrued on time deposits of non-resident individuals	0
3362	Interest accrued on time deposits of non-resident legal entities	0
3366	Interest accrued on time deposits of non-resident institutions without status of legal entity	0
3368	Interest accrued on time deposits of other non-residents	0
3694	Interests accrued on other liabilities to non-residents, less:	0
4212	Not incurred financial expenses of resident banks on financial lease	0
4214	Not incurred financial expenses of other non-residents on financial lease	0
4.3. FOREIGN LIABILITIES IN AMD		2,884,052
3113	Correspondent accounts of non-resident banks	42,410
3123	Demand deposits of non-resident banks	0
3127	Time deposits of non-resident banks	0
3143	Loans from non-resident banks	0
3147	Overdrafts from non-resident banks	0
3328	Accounts of non-resident other financial institutions	87,891
3213	Demand deposits of non-resident financial institutions	0
3217	Time deposits of non-resident financial institutions	0
3233	Loans from non-resident other financial institutions	0
3235	Loans from international financial institutions	0
3245	Repo agreements with non-resident banks	0
3249	Repo agreements with other non-resident financial institutions	0

3265	Repo agreements with non-resident legal entities	0
3269	Repo agreements with non-resident institutions without status of legal entity	0
3274	Repo agreements with non-resident individuals	0
3275	Repo agreements with non-resident sole entrepreneurs	0
3285	Currency swap with non-resident banks	0
3289	Currency swap with other non- resident financial institutions	0
3293	Currency swap with other non-residents	0
3315	Accounts of non-resident legal entities	1,705,349
3319	Accounts of non-resident individuals	303,340
3326	Accounts of non-resident sole entrepreneurs	17
3323	Accounts of non-resident institutions without status of legal entity	155,675
3333	Demand deposits of non-resident individuals	7,705
3346	Demand deposits of non-resident sole entrepreneurs	0
3339	Demand deposits of non-resident legal entities	66
3343	Demand deposits of non-resident institutions without status of legal entity	25
3347	Demand deposits of other non-residents	0
3354	Time deposits of non-resident individuals	443,477
3355	Time deposits of non-resident sole entrepreneurs	0
3361	Time deposits of non-resident legal entities	35,552
3365	Time deposits of non-resident institutions without status of legal entity	0
3367	Time deposits of other non-residents	0
3612	Dividends payable to non-residents	13,650
3632	Amounts payable for trust agreements to non-residents	0
3643	Amounts payable for financial lease to non-residents	0
3646	Amounts payable for financial lease to non-resident banks	0
3693	Other liabilities to non-residents	930
3712	Liabilities due to settlements by check or other payment documents with non-residents	207
3722	Liabilities on L/C to non-residents	0
3812	Settlements between banks and their non-resident branches	0
3835	External creditors with non-residents	81,173
3837	Payables on statutory fund replenishment accounts to non-residents	0
3724	Frozen accounts of non-residents on L/C	0
3114	Interest accrued on correspondent accounts of non-resident banks	0
3124	Interest accrued on demand deposits of non-resident banks	0
3128	Interest accrued on time deposits from non-resident banks	0
3144	Interest accrued on loans from non-resident banks	0
3148	Interest accrued on overdrafts from non-resident banks	0
3214	Interest accrued on demand deposits from non-resident financial institutions	0
3218	Interest accrued on time deposits from non-resident financial institutions	0
3234	Interest accrued on loans from other non- resident financial institutions	0
3236	Interest accrued on loans from international financial institutions	0
3246	Interest accrued on repo agreements with non-resident banks	0
3250	Interest accrued on repo agreements with other non- resident financial institutions	0
3266	Interest accrued on repo agreements with non-resident legal entities	0
3270	Interest accrued on repo agreements with non-resident institutions without status of legal entity	0
3276	Interest accrued on repo agreements with non-resident individuals	0
3286	Interest accrued on currency swap with non-resident banks	0

3290	Interest accrued on currency swap with other non- resident financial institutions	0
3294	Interest accrued on currency swap with other non-residents	0
3316	Interest accrued on accounts of non-resident legal entities	1,009
3320	Interest accrued on accounts of non-resident individuals	277
3324	Interest accrued on accounts of non-resident institutions without status of legal entity	2
3334	Interest accrued on demand deposits of non-resident individuals	36
3340	Interest accrued on demand deposits of non-resident legal entities	0
3344	Interest accrued on demand deposits of non-resident institutions without status of legal entity	66
3348	Interest accrued on demand deposits of other non-residents	0
3356	Interest accrued on time deposits of non-resident individuals	5,130
3362	Interest accrued on time deposits of non-resident legal entities	65
3366	Interest accrued on time deposits of non-resident institutions without status of legal entity	0
3368	Interest accrued on time deposits of other non-residents	0
3694	Interests accrued on other liabilities to non-residents, less:	0
4212	Not incurred financial expenses of resident banks on financial lease	0
4214	Not incurred financial expenses of other non-residents on financial lease	0
5. LIABILITIES TO THE GOVERNMENT		11,106,309
3411	PIU accounts	1,507,552
3414	PIU demand deposits	0
3413	PIU time deposits	699,456
3421	Loans from treasury	6,153,638
3431	Other liability to government	2,646,265
3412	Interest accrued on PIU accounts	3,788
3416	Interest accrued on PIU demand deposits	0
3415	Interest accrued on PIU time deposits	14,018
3422	Interest accrued on loans from treasury	71,075
3432	Interest accrued on other liabilities to government	10,517
6. LIABILITIES TO THE CBA		8,457,065
6.1. IN AMD		8,457,065
3021	Loans from CBA	8,400,000
3023	Overdrafts from CBA	0
3241	Repo agreements with CBA	0
3281	Currency swap with CBA	0
3022	Interest accrued on loans from the CBA	57,065
3024	Interest accrued on overdrafts from CBA	0
3242	Interests accrued on Repo agreements with CBA	0
3282	Interest accrued on currency swap with CBA	0
6.2. IN FOREIGN CURRENCY		0
3021	Loans from CBA	0
3023	Overdrafts from CBA	0
3241	Repo agreements with CBA	0
3022	Interest accrued on loans from the CBA	0

3024	Interest accrued on loans from the CBA	0
3242	Interest accrued on overdrafts from CBA	0
7. INTER-BANK LIABILITIES		3,419,325
7.1. IN AMD		781,217
7.1.1. CORRESPONDENT ACCOUNTS		270,706
3111	Correspondent accounts with resident banks	270,607
3112	Interest accrued on correspondent accounts with resident banks	99
7.1.2. OTHER LIABILITIES IN AMD		510,511
3121	Demand deposits of resident banks	0
3125	Time deposits of resident banks	100,000
3141	Loans from resident banks	0
3145	Overdrafts from resident banks	0
3243	Repo agreements with resident banks	410,000
3283	Currency swap with resident banks	0
3645	Amounts payable on financial lease to resident banks	0
3122	Interest accrued on demand deposits from resident banks	0
3126	Interest accrued on time deposits from resident banks	44
3142	Interest accrued on loans from resident banks	0
3146	Interest accrued on overdrafts from resident banks	0
3244	Interest accrued on repo agreements with resident banks	467
3284	Interest payable on currency swap with resident banks, <i>less:</i>	0
4211	Not incurred financial expenses of resident banks on financial lease	0
7.2. LIABILITIES TO BANKS IN FOREIGN CURRENCY		2,638,108
7.2.1. CORRESPONDENT ACCOUNTS		1,321,702
3111	Correspondent accounts of resident banks	1,321,497
3112	Interest accrued on correspondent accounts of resident banks	205
7.2.2. OTHER LIABILITIES IN CONVERTIBLE CURRENCY		1,316,406
3121	Demand deposits of resident banks	0
3125	Time deposits of resident banks	0
3141	Loans from resident banks	1,312,099
3145	Overdrafts from resident banks	0
3243	Repo agreements with resident banks	0
3283	Currency swap with resident banks	0
3645	Amounts payable on financial lease to resident banks	0
3122	Interest accrued on demand deposits from resident banks	0
3126	Interest accrued on time deposits from resident banks	0
3142	Interest accrued on loans from resident banks	4,307
3146	Interest accrued on overdrafts from resident banks	0
3244	Interest accrued on repo agreements with resident banks	0
3284	Interest payable on currency swap with resident banks, <i>less:</i>	0
4211	Not incurred financial expenses of resident banks on financial lease	0
8. MONEY MARKET INSTRUMENTS		667,242
3521	Securities bearing no interest issued by bank	681,733

3531	Interest bearing securities issued by bank	0
3541	Preferred shares issued by bank	0
3551	Other securities issued by bank	0
3533	Premium on interest bearing securities issued by bank	0
3534	Interest accrued on interest bearing securities issued by bank	0
3552	Interest accrued on other securities issued by bank, less:	0
3522	Discounts on securities bearing no interest	-14,491
3532	Discounts on interest bearing securities	0
9. CAPITAL ACCOUNTS		52,325,704
9.1. CURRENT AND UNDISTRIBUTED PROFIT		4,792,518
5311	Profit (loss) - current period	4,423,776
5312	Profit (loss) - previous periods	368,742
5321	Adjustment originated from essential errors correction	0
5322	Adjustment originated from accounting policy changes	0
9.2. STATUTORY CAPITAL		37,528,781
5011	Preferred shares - face value	160,421
5021	Common shares - face value	32,424,700
5031	Statutory capital of cooperative & private limited banks	4,681,077
5012	Called up preferred shares	0
5022	Called up common shares, less:	262,583
5013	Preferred shares - discount	0
5023	Common shares - discount	0
5041	Issued but not allocated capital	0
5042	Allocated but outstanding capital	0
5211	Preferred shares repurchased by bank	0
5212	Common shares repurchased by bank	0
9.3. GENEREL RESERVE		4,292,687
5111	General reserve	4,292,687
9.4. ASSET AND OTHER LOSS RESERVES		3,410,798
1701	General reserve	1,088,309
1702	Special reserve	1,327,210
1951	General reserve for receivables and other asset loss	588,988
1952	Special reserve for receivables and other asset loss	82,424
2071	Reserve for devaluation of investments held up to maturity	19,984
2151	Reserve for devaluation of investments in statutory capital of other parties	0
4111	Reserves	303,883
9.5. REVALUATION RESERVES		2,300,920
5121	Revaluation reserve - buildings and constructions	2,277,917
5122	Revaluation reserve - other fixed assets	34,878
5123	Unrealized profit / loss from revaluation of financial assets for sale	-11,875
5124	Profit / loss from investments held up to maturity	0
5125	Unrealized profit / loss from revaluation of investments in associated organizations	0
5126	Unrealized profit / loss from revaluation of investments in joints ventures	0

5127	Unrealized profit / loss from revaluation of investments in subsidiary banks	0
5128	Unrealized profit / loss from revaluation of investments in other subsidiary companies	0
5129	Reserves for exchange rate differences with foreign based institutions	0
5130	Revaluation reserve - non-tangible assets	0
5131	Revaluation reserve - derivatives for cash flow hedging	0
10. OTHER LIABILITIES		10,628,727
3231	Loans from other resident financial institutions	154,076
3232	Interests accrued on loans from resident other financial institutions	0
3611	Dividends payable to residents	7,146
3621	Liabilities to CBA on repo agreements	516,975
3622	Liabilities to resident banks on repo agreements	410,000
3623	Liabilities to other resident financial institutions on repo agreements	2,132,200
3624	Liabilities to other residents on repo agreements	0
3625	Liabilities to non-residents on repo agreements	0
*	Repo-securities sold to third banks ¹	0
3631	Amounts payable to residents on trust agreements	0
3641	Amounts payable to residents on financial lease	0
3651	Liabilities on guarantee of deposits	142,709
3661	Future income	30,317
3671	Liabilities to CBA on currency swap	0
3672	Liabilities to resident banks on currency swap	0
3673	Liabilities to non-resident banks on currency swap	0
3674	Liabilities to other resident financial institutions on currency swap	0
3675	Liabilities to other non-resident financial institutions on currency swap	0
3676	Liabilities to other residents on currency swap	0
3677	Liabilities to other non-residents on currency swap	0
3691	Other liabilities to residents	3,212,457
3692	Interest accrued on other liabilities to residents	510
3711	Liabilities to residents due to settlements by check or other payment documents	154,827
3721	Liabilities to residents on L/C	0
3723	Frozen accounts with residents on L/C	251,049
3821	Payables on profit tax	1,172,929
3822	Payables on VAT	42,623
3823	Payables on other taxes and duties	10,961
3824	Payables on compulsory social insurance payments	20,875
3831	Salary payments and salary equivalent other payments to full-time employees	180,417
3832	Salary payments and salary equivalent other payments to employees on contractual basis	1,449
3833	Other domestic payables	91,690
3834	External creditors with residents	274,374
3836	Payables for statutory capital replenishment account of residents	0
3841	Transit accounts	1,800,149
3911	Deferred tax liabilities	0
4011	Grants related to assets, less:	20,994
4213	Non-executed financial expenses of other residents on financial lease	0
TOTAL LIABILITIES		270,340,121
V-check		0

1. The balance of accounts "Securities acquired through repo agreements" (sum of accounts 1251, 1253 1255, 1257) and "Liabilities on repo securities" (sum of accounts 3621, 3622, 3623, 3624). When acquired through repo agreements securities are sold to the third bank, the acquirer record them

in the accounts of government securities, as a result double counting can be made in claims on Government. Therefore these securities are deducted from total claims on Government.

APPENDIX 4

ACCOUNTS OF ARMENIAN BANKING SYSTEM

MONETARY SURVEY

Appendix 4.1.

(mln. drams, as of the end of period)

INDICATOR	Year / month / day
NET FOREIGN ASSETS	189,723
1. Convertible currency	189,199
1.1. Central Bank (net)	154,219
Foreign assets	270,537
<i>less:</i> Foreign liabilities	-116,318
1.2. Commercial banks (net)	34,981
Foreign assets	86,875
<i>less:</i> Foreign liabilities	-51,894
2. Non-convertible currency	995
2.1. Central Bank (net)	-3
Foreign assets	14
<i>less:</i> Foreign liabilities	-17
2.2. Commercial banks (net)	998
Foreign assets	1,967
<i>less:</i> Foreign liabilities	-969
3. Net foreign assets in dram	-472
o/w commercial banks	-369
Foreign assets	2,515
<i>less:</i> Foreign liabilities	-2,884
NET DOMESTIC ASSETS	20,501
1. Net domestic credit	86,647
1.1. Net claims on Armenian Government	-7,041
Claims on Armenian Government	31,863
<i>less:</i> Liabilities to Armenian Government	-38,904
1.2. Claims on economy	93,688
o/w accrued interest	1,157
1.2.1. Claims on enterprises	57,694
In dram	21,922
o/w accrued interest	268
In FX	35,616
o/w accrued interest	274
Securities	156
1.2.2. Claims on households	31,222
In dram	6,425
o/w accrued interest	126
In FX	24,797
o/w accrued interest	450
1.2.3. Claims on non-profit organizations	27
In dram	4
o/w accrued interest	0
In FX	23

o/w accrued interest	0
1.2.4. Claims on other financial institutions	4,710
In dram	2,137
o/w accrued interest	5
In FX	2,573
o/w accrued interest	35
1.2.5. Claims on other residents	35
In dram	0
o/w accrued interest	0
In FX	35
o/w accrued interest	0
2. Other assets (net)	-66,146
Investments in equities (CB)	522
Reserve accounts with CBA (CB)	18,194
Other assets (CBA)	8,296
Other assets (CB)	28,285
Claims on resident banks (CBA)	6,704
Interbank claims (CB)	3,707
Less: Market money instruments (liabilities, CB)	-667
Capital accounts (CBA)	-17,004
Capital accounts (CB)	-52,326
Other liabilities (CBA)	-22,167
Other liabilities (CB)	-10,475
Liabilities to banks (CBA)	-17,278
Other liabilities to banks (CBA)	-60
Liabilities to CBA (CB)	-8,457
Interbank liabilities (CB)	-3,419
BROAD MONEY	210,224
1. Narrow money (M1)	108,997
1.1. Cash outside banking system	81,670
Issued Armenian dram	92,683
less: Armenian dram in commercial banks and CBA	-11,014
1.2. Demand deposits in dram	27,327
From enterprises	19,915
From households	3,864
From non-profit organizations	3,355
From other financial institutions	194
o/w accrued interest	53
2. Quasi money	101,227
2.1. Time deposits in dram	12,209
From enterprises	3,253
From households	3,683
From non-profit organizations	5,086
From other financial institutions	187
Accounts equivalent to time deposits in dram	0
o/w accrued interest	237
2.2. Deposits of residents in FX	89,018
Demand deposits	42,371
o/w accrued interest	19
Time deposits	46,646
o/w accrued interest	430
V- check	0

Appendix 4.2

MONETARY INDICATORS

(mln. drams, as of the end of period)

INDICATOR	Month/day	Month/day
NFA (in convertible currency)	179508	170225
NDA	32545	39999
Government	-13083	-7041
Economy	92508	93688
o/w accrued interest	1153	1157
Enterprises and organizations	55645	57729
o/w accrued interest	477	541
Households	30968	31222
o/w accrued interest	628	576
Non-profit organizations	39	27
o/w accrued interest	0	0
Other financial institutions	5856	4710
o/w accrued interest	48	40
Other assets (net)	-46880	-46648
BROAD MONEY	212053	210224
BROAD MONEY excluding accrued interest	211324	209484
DRAM BROAD MONEY	122064	120916
Cash in circulation	81184	81670
Demand deposits in dram	27884	27327
o/w accrued interest	49	53
Time deposits in dram	13294	12209
o/w accrued interest	249	237
Deposits in FX	89691	89018
Demand deposits	42837	42371
o/w accrued interest	18	19
Time deposits	46854	46646
o/w accrued interest	413	430
CHANGES (against previous period)		
NFA (in convertible currency)		-9283
NDA		7454
Government		6042
Economy		1180
o/w accrued interest		4
Enterprises and organizations		2084
o/w accrued interest		64
Households		254
o/w accrued interest		-52
Non-profit organizations		-12
o/w accrued interest		0
Other financial institutions		-1146
o/w accrued interest		-8

Other assets (net)		232
BROAD MONEY		-1829
BROAD MONEY excluding accrued interest		-1840
DRAM BROAD MONEY		-1148
Cash in circulation		486
Demand deposits in dram		-557
o/w accrued interest		4
Time deposits in dram		-1085
o/w accrued interest		-12
Deposits in FX		-673
Demand deposits		-466
o/w accrued interest		1
Time deposits		-208
o/w accrued interest		17

MONETARY AGGREGATES

Appendix 4.3

(mln. drams, as of the end of period)

Month	Cash in circulation	Demand deposits in dram	M1	Time deposits in dram	M2	Deposits in FX	M2X
	1	2	3=1+2	4	5=3+4	6	7=5+6
	84,965	23,263	108,228	12,768	120,996	86,404	207,400
	81,184	27,835	109,019	13,045	122,064	89,260	211,324
	81,670	27,274	108,944	11,972	120,916	88,568	209,484

APPENDIX 5

ACCOUNTS OF ARMENIAN CREDIT INSTITUTIONS

Appendix 5.1. Balance sheet accounts of Armenian credit institutions

A/N	Account title	Balances of accounts in dram			
		Total (month/day)	In dram	In convertible currency	In non-convertible currency
ASSETS					
1011	Cash in vault				
1012	Cash in transit				
.....					
2714	Frozen accounts with residents				
2715	Frozen accounts with non-residents				
2716	Other assets				
Total					
LIABILITIES AND CAPITAL					
3011	Demand borrowings from resident banks				
3012	Interest accrued on demand borrowings from resident banks				
3013	Demand borrowings from non-resident banks				
.....					
5321	Adjustment originated from essential errors correction				
5322	Adjustment originated from accounting policy changes				

Appendix 5.2. Statistically classified detailed balance sheet of credit institutions

(thous. drams, as of the end of period)

A/N		Date
ASSETS		
1. RESERVE ASSETS		29,384
1.1. CASH IN AMD		29,384
1011	Cash in vault	29,384
1012	Cash in transit	0
1013	Cash in ATMs	0
1014	Payment documents equivalent to cash	0
2. CLAIMS ON ARMENIAN BANKS		377,998
2.1. IN AMD		191,487
1021	Current accounts with resident banks	191,486
1161	Amounts receivable on factoring operations with resident banks for resale	0
1211	Demand deposits with resident banks	0
1213	Time deposits with resident banks	0
1221	Loans to resident banks	0
1241	Deposited funds with resident banks	0
1311	Repo agreements with resident banks	0
1451	Amounts receivable on factoring operations with resident banks for sale	0
1621	Payments on guarantees for resident banks	0
1651	Amounts receivable on financial lease to resident banks	0
1691	Amounts receivable on trust operations with resident banks	0
1951	Amounts receivable on factoring operations with resident banks held up to maturity	0
1622	Payment receivable on guarantees to resident banks	0
1022	Interest receivable on accounts with resident banks	1
1215	Interest receivable on deposits with resident banks	0
1222	Interest receivable on loans to resident banks	0
1312	Interest receivable on repo agreements with resident banks	0
1953	Interest receivable on factoring operations with resident banks held up to maturity, <i>less:</i>	0
1581	Unrecognized interest income - resident banks	0
1952	Discounts receivable on factoring operations with resident banks held up to maturity	0
2.2. IN FOREIGN CURRENCY		186,511
1021	Current accounts with resident banks	102,587
1161	Amounts receivable on factoring operations with resident banks for resale	0
1211	Demand deposits with resident banks	0
1213	Time deposits with resident banks	83,751
1221	Loans to resident banks	0
1241	Deposited funds with resident banks	0
1311	Repo agreements with resident banks	0
1451	Amounts receivable on factoring operations with resident banks for sale	0
1621	Payments on guarantees for resident banks	0
1651	Amounts receivable on financial lease to resident banks	0
1691	Amounts receivable on trust operations with resident banks	0

1951	Amounts receivable on factoring operations with resident banks held up to maturity	0
1622	Payment receivable on guarantees to resident banks	0
1022	Interest receivable on accounts with resident banks	4
1215	Interest receivable on deposits with resident banks	169
1222	Interest receivable on loans to resident banks	0
1312	Interest receivable on repo agreements with resident banks	0
1953	Interest receivable on factoring operations with resident banks held up to maturity, <i>less:</i>	0
1581	Unrecognized interest income - resident banks	0
1952	Discounts receivable on factoring operations with resident banks held up to maturity	0
3. FOREIGN ASSETS		27,160
3.1. FOREIGN ASSETS IN CONVERTIBLE CURRENCIES		26,864
3.1.1. FOREIGN EXCHANGE		18,793
1011	Cash in vault	18,793
1012	Cash in transit	0
1013	Cash in ATMs	0
1014	Payment documents equivalent to cash	0
3.1.2. CLAIMS ON FOREIGN BANKS AND OTHER FINANCIAL INSTITUTIONS		0
1023	Current accounts with non-resident banks	0
1212	Demand deposits with non-resident banks	0
1214	Time deposits with non-resident banks	0
1217	Demand deposits with other non-resident financial institutions	0
1218	Time deposits with other non-resident financial institutions	0
1223	Loans to non-resident banks	0
1235	Loans to other non-resident financial institutions	0
1242	Deposited funds with non-resident banks	0
1243	Deposited funds with other non-resident financial institutions	0
1313	Repo agreements with non-resident banks	0
1319	Repo agreements with other non-resident financial institutions	0
1612	Accounts with credit institutions and their non-resident branches	0
1675	Dividends receivable from investments (significant participation) in statutory funds of non-resident associated banks	0
1676	Dividends receivable from investments (significant participation) in statutory funds in non-resident other associated financial institutions	0
1683	Dividends receivable from non-resident subsidiary banks	0
1684	Dividends receivable from other non-resident subsidiary financial institutions	0
1694	Amounts receivable on trust operations with non-resident banks	0
1695	Amounts receivable on trust operations with non-resident other financial institutions	0
2015	Investments (significant participation) in statutory funds of non-resident associated banks at market value	0
2016	Investments (significant participation) in statutory funds of other non-resident associated financial institutions at market value	0
2020	Investments in non-resident subsidiary banks at market value	0
2021	Investments in non-resident subsidiary financial institutions at market value	0
2035	Investments (significant participation) in non-resident associated banks at cost	0
2036	Investments (significant participation) in other non-resident associated financial institutions at cost	0
2041	Investments in non-resident subsidiary banks at cost	0
2042	Investments in non-resident subsidiary financial institutions at cost	0
1024	Interest receivable on current accounts with non-resident banks	0

1025	Interest receivable on overnights with non-resident banks	0
1216	Interest receivable on deposits with non-resident banks	0
1219	Interest receivable on deposits with other non-resident financial institutions	0
1224	Interest receivable on loans to non-resident banks	0
1236	Interest receivable on loans to other non-resident financial institutions	0
1314	Interest receivable on repo agreements with non-resident banks	0
1320	Interest receivable on repo agreements with other non-resident financial institutions, <i>less:</i>	0
1582	Unrecognized interest income - non-resident banks	0
1585	Unrecognized interest income - other non-resident financial institutions	0
3.1.3. CLAIMS ON NON-RESIDENT ENTERPRISES		0
1169	Amounts receivable on factoring operations with non-residents for resale	0
1325	Repo agreements with non-resident legal entities	0
1459	Amounts receivable on factoring operations with non-residents for sale	0
1525	Loans to non-resident legal entities	0
1531	Loans by credit cards to non-resident legal entities	0
1665	Amounts receivable on financial lease to non-residents	0
1971	Amounts receivable on factoring operations with non-residents held up to maturity	0
1326	Interest receivable on repo agreements with non-resident legal entities	0
1526	Interest receivable on loans to non-resident legal entities	0
1532	Interest receivable on loans by credit cards to non-resident legal entities	0
1973	Interest receivable on factoring operations with non-residents, <i>less:</i>	0
1587	Unrecognized interest income - non-resident legal entities	0
1972	Discount on factoring operations with non-residents held up to maturity	0
3.1.4. CLAIMS ON NON-RESIDENT HOUSEHOLDS		1,967
1333	Repo agreements with non-resident individuals	0
1513	Loans to non-resident individuals	1,954
1518	Loans by credit cards to non-resident individuals	0
1563	Loans to non-resident insiders	0
1567	Credit cards to non-resident insiders	0
1334	Interest receivable on repo agreements with non-resident individuals	0
1514	Interest receivable on loans to non-resident individuals	13
1519	Interest receivable on loans by credit cards to non-resident individuals	0
1564	Interest receivable on loans to non-resident insiders	0
1568	Interest receivable on loans by credit cards to non-resident insiders, <i>less:</i>	0
1592	Unrecognized interest income - non-resident individuals	0
3.1.5. CLAIMS ON NON-RESIDENT NON-PROFIT ORGANISATIONS		0
1329	Repo agreements with non-resident institutions without status of legal entity	0
1543	Loans to non-resident institutions without status of legal entity	0
1547	Loans by credit cards to non-resident institutions without status of legal entity	0
1330	Interest receivable on repo agreements with non-resident institutions without status of legal entity	0
1544	Interest receivable on loans to non-resident institutions without status of legal entity	0
1548	Interest receivable loans by credit cards to non-resident institutions without status of legal entity, <i>less:</i>	0
1589	Unrecognized interest income - non-resident institutions without status of legal entity	0
3.1.6. OTHER FOREIGN ASSETS IN CONVERTIBLE CURRENCY		6,104
1131	Foreign government securities bearing no interest for resale	0
1132	Foreign government interest bearing securities for resale	0

1134	Market price adjustment accounts of foreign government securities for resale	0
1141	Investments in preference shares of non-residents for resale	0
1142	Investments in common shares of non-residents for resale	0
1143	Other foreign equity for resale	0
1144	Dividends receivable on shares of non-residents capital for resale	0
1145	Interest bearing foreign non-government securities for resale	0
1147	Foreign non-government securities bearing no interest for resale	0
1148	Market price adjustment account of foreign non-government securities for sale	0
1431	Foreign government securities bearing no interest for sale	0
1432	Interest bearing foreign government securities for sale	0
1434	Market price adjustment account of foreign government securities for sale	0
1441	Investments in preference shares of non-residents for sale	0
1442	Investments in common shares of non-residents for sale	0
1443	Other foreign equity for sale	0
1444	Dividends receivable on shares of non-residents capital for sale	0
1445	Interest bearing foreign non-government securities for sale	0
1446	Foreign non-government securities bearing no interest for sale	0
1448	Market price adjustment account of foreign non-government securities for sale	0
1631	Payments on guarantees to non-residents	0
1677	Dividends receivable on investments (significant participation) in statutory funds of non-resident other associated institutions	0
1679	Dividends receivable on joint ventures of non-residents	0
1686	Dividends receivable on other non-resident subsidiary companies	0
1697	Amounts receivable on trust operations with other non-residents	0
1705	Other amounts receivable from non-residents	0
1813	Receivables from non-residents	0
1824	Prepayments to non-resident suppliers	6,104
1931	Foreign government securities bearing no interest held up to maturity	0
1933	Interest bearing foreign government securities held up to maturity	0
1941	Foreign non-government securities bearing no interest held up to maturity	0
1943	Interest bearing foreign non-government securities held up to maturity	0
2017	Investments (significant participation) method in statutory fund of other non-resident associated institutions at market value	0
2023	Investments in other non-resident subsidiary companies at market value	0
2037	Investments (significant participation in statutory fund of other associated non-resident institutions at cost	0
2044	Investments in other non-resident subsidiary companies at cost	0
2046	Investments in non-resident joint ventures at cost	0
2025	Investments accounted by equity participation method in non-resident joint ventures at market value	0
1133	Interest receivable on foreign government securities for resale	0
1146	Interest receivable on foreign non-government securities for resale	0
1433	Interest receivable on foreign government securities for sale	0
1447	Interest receivable on foreign non-government securities for sale	0
1632	Payments receivable on guarantees to non-residents	0
1649	Securities sold to non-residents through repo agreements	0
1935	Premium on interest bearing foreign government securities held up to maturity	0
1936	Interest receivable on interest bearing foreign government securities held up to maturity	0
1945	Premium on interest bearing foreign non-government securities held up to maturity	0
1946	Interest receivable on interest bearing foreign non-government securities held up to maturity, <i>less:</i>	0
1932	Discounts on foreign government securities bearing no interest held up to maturity	0

1934	Discounts on interest bearing foreign government securities held up to maturity	0
1942	Discounts on foreign non-government securities bearing no interest held up to maturity	0
1944	Discounts on interest bearing foreign non-government securities held up to maturity	0
3.2. FOREIGN ASSETS IN NON-CONVERTIBLE CURRENCY		0
3.2.1. FOREIGN EXCHANGE		0
1011	Cash in vault	0
1012	Cash in transit	0
1013	Cash in ATMs	0
1014	Payment documents equivalent to cash	0
3.2.2. CLAIMS ON FOREIGN BANKS AND OTHER FINANCIAL INSTITUTIONS		0
1023	Current accounts with non-resident banks	0
1212	Demand deposits with non-resident banks	0
1214	Time deposits with non-resident banks	0
1217	Demand deposits with other non-resident financial institutions	0
1218	Time deposits with other non-resident financial institutions	0
1223	Loans to non-resident banks	0
1235	Loans to other non-resident financial institutions	0
1242	Deposited funds with non-resident banks	0
1243	Deposited funds with other non-resident financial institutions	0
1313	Repo agreements with non-resident banks	0
1319	Repo agreements with other non-resident financial institutions	0
1612	Accounts with credit institutions and their non-resident branches	0
1675	Dividends receivable from investments (significant participation) in statutory funds of non-resident associated banks	0
1676	Dividends receivable from investments (significant participation) in statutory funds in non-resident other associated financial institutions	0
1683	Dividends receivable from non-resident subsidiary banks	0
1684	Dividends receivable from other non-resident subsidiary financial institutions	0
1694	Amounts receivable on trust operations with non-resident banks	0
1695	Amounts receivable on trust operations with non-resident other financial institutions	0
2015	Investments (significant participation) in statutory funds of non-resident associated banks at market value	0
2016	Investments (significant participation) in statutory funds of other non-resident associated financial institutions at market value	0
2020	Investments in non-resident subsidiary banks at market value	0
2021	Investments in non-resident subsidiary financial institutions at market value	0
2035	Investments (significant participation) in non-resident associated banks at cost	0
2036	Investments (significant participation) in other non-resident associated financial institutions at cost	0
2041	Investments in non-resident subsidiary banks at cost	0
2042	Investments in non-resident subsidiary financial institutions at cost	0
1024	Interest receivable on current accounts with non-resident banks	0
1025	Interest receivable on overnights with non-resident banks	0
1216	Interest receivable on deposits with non-resident banks	0
1219	Interest receivable on deposits with other non-resident financial institutions	0
1224	Interest receivable on loans to non-resident banks	0
1236	Interest receivable on loans to other non-resident financial institutions	0
1314	Interest receivable on repo agreements with non-resident banks	0

1320	Interest receivable on repo agreements with other non-resident financial institutions, <i>less:</i>	0
1582	Unrecognized interest income - non-resident banks	0
1585	Unrecognized interest income - other non-resident financial institutions	0
3.2.3. CLAIMS ON NON-RESIDENT ENTERPRISES		0
1169	Amounts receivable on factoring operations with non-residents for resale	0
1325	Repo agreements with non-resident legal entities	0
1459	Amounts receivable on factoring operations with non-residents for sale	0
1525	Loans to non-resident legal entities	0
1531	Loans by credit cards to non-resident legal entities	0
1665	Amounts receivable on financial lease to non-residents	0
1971	Amounts receivable on factoring operations with non-residents held up to maturity	0
1326	Interest receivable on repo agreements with non-resident legal entities	0
1526	Interest receivable on loans to non-resident legal entities	0
1532	Interest receivable on loans by credit cards to non-resident legal entities	0
1973	Interest receivable on factoring operations with non-residents, <i>less:</i>	0
1587	Unrecognized interest income - non-resident legal entities	0
1972	Discount on factoring operations with non-residents held up to maturity	0
3.2.4. CLAIMS ON NON-RESIDENT HOUSEHOLDS		0
1333	Repo agreements with non-resident individuals	0
1513	Loans to non-resident individuals	0
1518	Loans by credit cards to non-resident individuals	0
1563	Loans to non-resident insiders	0
1567	Credit cards to non-resident insiders	0
1334	Interest receivable on repo agreements with non-resident individuals	0
1514	Interest receivable on loans to non-resident individuals	0
1519	Interest receivable on loans by credit cards to non-resident individuals	0
1564	Interest receivable on loans to non-resident insiders	0
1568	Interest receivables on loans by on credit cards to non-resident insiders, <i>less:</i>	0
1592	Unrecognized interest income - non-resident individuals	0
3.2.5. CLAIMS ON NON-RESIDENT NON-PROFIT ORGANISATIONS		0
1329	Repo agreements with non-resident institutions without status of legal entity	0
1543	Loans to non-resident institutions without status of legal entity	0
1547	Loans by credit cards to non-resident institutions without status of legal entity	0
1330	Interest receivable on repo agreements with non-resident institutions without status of legal entity	0
1544	Interest receivable on loans to non-resident institutions without status of legal entity	0
1548	Interest receivable loans by credit cards to non-resident institutions without status of legal entity, <i>less:</i>	0
1589	Unrecognized interest income - non-resident institutions without status of legal entity	0
3.2.6. OTHER FOREIGN ASSETS IN NON-CONVERTIBLE CURRENCIES		0
1131	Foreign government securities bearing no interest for resale	0
1132	Foreign government interest bearing securities for resale	0
1134	Market price adjustment accounts of foreign government securities for resale	0
1141	Investments in preference shares of non-residents for resale	0
1142	Investments in common shares of non-residents for resale	0
1143	Other foreign equity for resale	0
1144	Dividends receivable on shares of non-residents capital for resale	0

1145	Interest bearing foreign non-government securities for resale	0
1147	Foreign non-government securities bearing no interest for resale	0
1148	Market price adjustment account of foreign non-government securities for sale	0
1431	Foreign government securities bearing no interest for sale	0
1432	Interest bearing foreign government securities for sale	0
1434	Market price adjustment account of foreign government securities for sale	0
1441	Investments in preference shares of non-residents for sale	0
1442	Investments in common shares of non-residents for sale	0
1443	Other foreign equity for sale	0
1444	Dividends receivable on shares of non-residents capital for sale	0
1445	Interest bearing foreign non-government securities for sale	0
1446	Foreign non-government securities bearing no interest for sale	0
1448	Market price adjustment account of foreign non-government securities for sale	0
1631	Payments on guarantees to non-residents	0
1677	Dividends receivable on investments (significant participation) in statutory funds of non-resident other associated institutions	0
1679	Dividends receivable on joint ventures of non-residents	0
1686	Dividends receivable on other non-resident subsidiary companies	0
1697	Amounts receivable on trust operations with other non-residents	0
1705	Other amounts receivable from non-residents	0
1813	Receivables from non-residents	0
1824	Prepayments to non-resident suppliers	0
1931	Foreign government securities bearing no interest held up to maturity	0
1933	Interest bearing foreign government securities held up to maturity	0
1941	Foreign non-government securities bearing no interest held up to maturity	0
1943	Interest bearing foreign non-government securities held up to maturity	0
2017	Investments (significant participation) method in statutory fund of other non-resident associated institutions at market value	0
2023	Investments in other non-resident subsidiary companies at market value	0
2037	Investments (significant participation in statutory fund of other associated non-resident institutions at cost	0
2044	Investments in other non-resident subsidiary companies at cost	0
2046	Investments in non-resident joint ventures at cost	0
2025	Investments accounted by equity participation method in non-resident joint ventures at market value	0
1133	Interest receivable on foreign government securities for resale	0
1146	Interest receivable on foreign non-government securities for resale	0
1433	Interest receivable on foreign government securities for sale	0
1447	Interest receivable on foreign non-government securities for sale	0
1632	Payments receivable on guarantees to non-residents	0
1649	Securities sold to non-residents through repo agreements	0
1935	Premium on interest bearing foreign government securities held up to maturity	0
1936	Interest receivable on interest bearing foreign government securities held up to maturity	0
1945	Premium on interest bearing foreign non-government securities held up to maturity	0
1946	Interest receivable on interest bearing foreign non-government securities held up to maturity, <i>less:</i>	0
1932	Discounts on foreign government securities bearing no interest held up to maturity	0
1934	Discounts on interest bearing foreign government securities held up to maturity	0
1942	Discounts on foreign non-government securities bearing no interest held up to maturity	0
1944	Discounts on interest bearing foreign non-government securities held up to maturity	0

3.3. FOREIGN ASSETS IN AMD		296
3.3.1. CLAIMS ON FOREIGN BANKS AND OTHER FINANCIAL INSTITUTIONS		0
1023	Current accounts with non-resident banks	0
1212	Demand deposits with non-resident banks	0
1214	Time deposits with non-resident banks	0
1217	Demand deposits with other non-resident financial institutions	0
1218	Time deposits with other non-resident financial institutions	0
1223	Loans to non-resident banks	0
1235	Loans to other non-resident financial institutions	0
1242	Deposited funds with non-resident banks	0
1243	Deposited funds with other non-resident financial institutions	0
1313	Repo agreements with non-resident banks	0
1319	Repo agreements with other non-resident financial institutions	0
1612	Accounts with credit institutions and their non-resident branches	0
1675	Dividends receivable from investments (significant participation) in statutory funds of non-resident associated banks	0
1676	Dividends receivable from investments (significant participation) in statutory funds in non-resident other associated financial institutions	0
1683	Dividends receivable from non-resident subsidiary banks	0
1684	Dividends receivable from other non-resident subsidiary financial institutions	0
1694	Amounts receivable on trust operations with non-resident banks	0
1695	Amounts receivable on trust operations with non-resident other financial institutions	0
1024	Interest receivable on current accounts with non-resident banks	0
1025	Interest receivable on overnights with non-resident banks	0
1216	Interest receivable on deposits with non-resident banks	0
1219	Interest receivable on deposits with other non-resident financial institutions	0
1224	Interest receivable on loans to non-resident banks	0
1236	Interest receivable on loans to other non-resident financial institutions	0
1314	Interest receivable on repo agreements with non-resident banks	0
1320	Interest receivable on repo agreements with other non-resident financial institutions, <i>less:</i>	0
1582	Unrecognized interest income - non-resident banks	0
1585	Unrecognized interest income - other non-resident financial institutions	0
3.3.2. CLAIMS ON NON-RESIDENT ENTERPRISES		0
1169	Amounts receivable on factoring operations with non-residents for resale	0
1325	Repo agreements with non-resident legal entities	0
1459	Amounts receivable on factoring operations with non-residents for sale	0
1525	Loans to non-resident legal entities	0
1531	Loans by credit cards to non-resident legal entities	0
1665	Amounts receivable on financial lease to non-residents	0
1971	Amounts receivable on factoring operations with non-residents held up to maturity	0
1326	Interest receivable on repo agreements with non-resident legal entities	0
1526	Interest receivable on loans to non-resident legal entities	0
1532	Interest receivable on loans by credit cards to non-resident legal entities	0
1973	Interest receivable on factoring operations with non-residents, <i>less:</i>	0
1587	Unrecognized interest income - non-resident legal entities	0
1972	Discount on factoring operations with non-residents held up to maturity	0
3.3.3. CLAIMS ON NON-RESIDENT HOUSEHOLDS		0
1333	Repo agreements with non-resident individuals	0

1513	Loans to non-resident individuals	0
1518	Loans by credit cards to non-resident individuals	0
1563	Loans to non-resident insiders	0
1567	Credit cards to non-resident insiders	0
1334	Interest receivable on repo agreements with non-resident individuals	0
1514	Interest receivable on loans to non-resident individuals	0
1519	Interest receivable on loans by credit cards to non-resident individuals	0
1564	Interest receivable on loans to non-resident insiders	0
1568	Interest receivable on loans by on credit cards to non-resident insiders, <i>less:</i>	0
1592	Unrecognized interest income - non-resident individuals	0
3.3.4. CLAIMS ON NON-RESIDENT NON-PROFIT ORGANISATIONS		0
1329	Repo agreements with non-resident institutions without status of legal entity	0
1543	Loans to non-resident institutions without status of legal entity	0
1547	Loans by credit cards to non-resident institutions without status of legal entity	0
1330	Interest receivable on repo agreements with non-resident institutions without status of legal entity	0
1544	Interest receivable on loans to non-resident institutions without status of legal entity	0
1548	Interest receivable loans by credit cards to non-resident institutions without status of legal entity, <i>less:</i>	0
1589	Unrecognized interest income - non-resident institutions without status of legal entity	0
3.3.5. OTHER FOREIGN ASSETS IN AMD		296
1631	Payments on guarantees to non-residents	0
1677	Dividends receivable from investments (significant participation) in statutory fund of non-resident other associated organizations	0
1679	Dividends receivable on non-resident joint ventures	0
1686	Dividends receivable on other non-resident subsidiary companies	0
1697	Amounts receivable on trust operations with other non-residents	0
1705	Other amounts receivable on non-residents	296
1813	Receivables from non-residents	0
1824	Prepayments to non-resident suppliers	0
1632	Amounts receivable on guarantees to non-residents	0
4. CLAIMS ON ARMENIAN GOVERNMENT		308,886
1111	Government securities bearing no interest for resale	0
1112	Interest bearing government securities for resale	0
1114	Market price adjustment accounts of government securities for resale	0
1411	Government securities bearing no interest for sale	0
1412	Interest bearing government securities for sale	0
1414	Market price adjustment accounts of government securities for sale	0
1641	Government securities sold to resident banks through repo agreements	0
1643	Government securities sold to resident credit institutions through repo agreements	0
1645	Government securities sold to resident other financial institutions through repo agreements	0
1647	Government securities sold to other residents through repo agreements	0
1649	Securities sold to non-residents through repo agreements	0
1911	Government securities bearing no interest held up to maturity	329,918
1913	Interest bearing government securities held up to maturity	0
1113	Interest receivable on government securities for resale	0
1413	Interest receivable on government securities for sale	0
1915	Premium on interest bearing government securities held up to maturity	0

1916	Interest receivable on interest bearing government securities held up to maturity, <i>less:</i>	0
*	Repo-securities sold to third credit institutions ¹	0
1912	Discount on government securities bearing no interest held up to maturity	-21,032
1914	Discount on interest bearing government securities held up to maturity	0
5. CLAIMS ON ECONOMY		2,153,644
5.1. CLAIMS ON ENTERPRISES		956,143
5.1.1. IN AMD		272,943
1164	Amounts receivable on factoring operations with resident state legal entities for resale	0
1165	Amounts receivable on factoring operations with resident private legal entities for resale	0
1321	Repo agreements with resident state legal entities	0
1322	Repo agreements with resident private legal entities	0
1454	Amounts receivable on factoring operations with resident state legal entities for sale	0
1455	Amounts receivable on factoring operations with resident private legal entities for sale	0
1521	Loans to resident state legal entities	0
1522	Loans to resident private legal entities	267,639
1527	Loans by credit cards to resident state legal entities	0
1528	Loans by credit cards to resident private legal entities	0
1627	Payments on guarantees to resident legal entities	0
1628	Amounts receivable on payments on guarantees to resident legal entities	0
1657	Amounts receivable on financial lease to resident state legal entities	0
1658	Amounts receivable on financial lease to resident private legal entities	0
1960	Amounts receivable on factoring operations with resident state legal entities held up to maturity	0
1961	Amounts receivable on factoring operations with resident private legal entities held up to maturity	0
1324	Interest receivable on repo agreements with resident legal entities	0
1524	Interest receivable on loans to resident legal entities	0
1530	Interest receivable on loans by credit cards to resident legal entities	51,760
1964	Interest receivable on factoring operations with resident legal entities held up to maturity, <i>less:</i>	0
1586	Unrecognized interest income - resident legal entities	-46,456
1963	Discount on factoring operations with resident legal entities held up to maturity	0
5.1.2. IN FOREIGN CURRENCY		683,200
1164	Amounts receivable on factoring operations with resident state legal entities for resale	0
1165	Amounts receivable on factoring operations with resident private legal entities for resale	0
1321	Repo agreements with resident state legal entities	0
1322	Repo agreements with resident private legal entities	0
1454	Amounts receivable on factoring operations with resident state legal entities for sale	0
1455	Amounts receivable on factoring operations with resident private legal entities for sale	0
1521	Loans to resident state legal entities	2,539
1522	Loans to resident private legal entities	125,579
1527	Loans by credit cards to resident state legal entities	0
1528	Loans by credit cards to resident private legal entities	0
1627	Payments on guarantees to resident legal entities	0
1628	Amounts receivable on payments on guarantees to resident legal entities	0
1657	Amounts receivable on financial lease to resident state legal entities	0
1658	Amounts receivable on financial lease to resident private legal entities	554,235
1960	Amounts receivable on factoring operations with resident state legal entities held up to maturity	0
1961	Amounts receivable on factoring operations with resident private legal entities held up to maturity	0

1324	Interest receivable on repo agreements with resident legal entities	0
1524	Interest receivable on loans to resident legal entities	0
1530	Interest receivable on loans by credit cards to resident legal entities	1,168
1964	Interest receivable on factoring operations with resident legal entities held up to maturity, <i>less:</i>	0
1586	Unrecognized interest income - resident legal entities	-321
1963	Discount on factoring operations with resident legal entities held up to maturity	0
5.1.3. SECURITIES		0
1125	Interest bearing non-government securities for resale	0
1126	Interest receivable on non-government securities for resale	0
1127	Non-government securities bearing no interest for resale	0
1128	Market price adjustment accounts of non-government securities for resale	0
1425	Interest bearing non-government securities for sale	0
1426	Non-government securities bearing no interest for sale	0
1427	Interest receivable on non-government securities for sale	0
1428	Market price adjustment accounts of non-government securities for sale	0
1642	Other securities sold to resident banks through repo agreements	0
1644	Repo-other securities sold to resident credit institutions through repo agreements	0
1646	Other securities sold to other financial institutions through repo agreements	0
1648	Other securities sold to other residents through repo agreements	0
1921	Non-government securities bearing no interest held to maturity	0
1923	Interest bearing non-government securities held up to maturity	0
1925	Premium on interest bearing non-government securities held up to maturity	0
1926	Interest receivable on interest bearing non-government securities held up to maturity, <i>less:</i>	0
1922	Discount on non-government securities bearing no interest held up to maturity	0
1924	Discount on interest bearing non-government securities held up to maturity	0
5.2. CLAIMS ON HOUSEHOLDS		1,175,709
5.2.1. IN AMD		568,918
1167	Amounts receivable on factoring operations with resident individuals for resale	0
1331	Repo agreements with resident individuals	0
1457	Amounts receivable on factoring operations with resident individuals for sale	0
1510	Loans to resident individuals	530,096
1511	Loans to resident sole entrepreneurs	59,298
1515	Loans by credit cards to resident individuals	0
1516	Loans by credit cards to resident sole entrepreneurs	0
1629	Payments on guarantees to resident individuals	0
1630	Payments receivable on guarantees to resident individuals	0
1661	Amounts receivable on financial lease to resident individuals	0
1965	Amounts receivable on factoring operations with resident individuals held up to maturity	0
1332	Interest receivable on repo agreements with resident individuals	0
1512	Interest receivable on loans to resident individuals	14,203
1517	Interest receivable on loans by credit cards to resident individuals	0
1967	Interest receivable on factoring operations with resident individuals held up to maturity, <i>less:</i>	0
1590	Unrecognized interest income - resident individuals	-34,679
1591	Unrecognized interest income - resident sole entrepreneurs	0
1966	Discount on factoring operations with resident individuals held up to maturity	0
5.2.2. IN FOREIGN CURRENCY		358,723
1167	Amounts receivable on factoring operations with resident individuals for resale	0

1331	Repo agreements with resident individuals	0
1457	Amounts receivable on factoring operations with resident individuals for sale	0
1510	Loans to resident individuals	250,744
1511	Loans to resident sole entrepreneurs	102,979
1515	Loans by credit cards to resident individuals	0
1516	Loans by credit cards to resident sole entrepreneurs	0
1629	Payments on guarantees to resident individuals	0
1630	Payments receivable on guarantees to resident individuals	0
1661	Amounts receivable on financial lease to resident individuals	0
1965	Amounts receivable on factoring operations with resident individuals held up to maturity	0
1332	Interest receivable on repo agreements with resident individuals	0
1512	Interest receivable on loans to resident individuals	6,113
1517	Interest receivable on loans by credit cards to resident individuals	0
1967	Interest receivable on factoring operations with resident individuals held up to maturity, <i>less:</i>	0
1590	Unrecognized interest income - resident individuals	-1,113
1591	Unrecognized interest income - resident sole entrepreneurs	0
1966	Discount on factoring operations with resident individuals held up to maturity	0
5.2.3. CLAIMS ON CREDIT INSTITUTION EMPLOYEES		143,564
IN AMD		143,311
1551	Loans to credit institution employees	122,143
1553	Loans by credit cards to credit institution employees	0
1552	Interest receivable on loans to credit institution employees	21,168
1554	Interest receivable on loans by credit cards to credit institution employees	0
IN FOREIGN CURRENCY		253
1551	Loans to credit institution employees	251
1553	Loans by credit cards to credit institution employees	0
1552	Interest receivable on loans to credit institution employees	2
1554	Interest receivable on loans by credit cards to credit institution employees	0
5.2.4. LOANS TO INSIDERS		104,505
IN AMD		104,505
1561	Loans to resident insiders	102,000
1565	Loans by credit cards to resident insiders	0
1562	Interest receivable on loans to resident insiders	2,505
1566	Interest receivable on loans by credit cards to resident insiders	0
IN FOREIGN CURRENCY		0
1561	Loans to resident insiders	0
1565	Loans by credit cards to resident insiders	0
1562	Interest receivable on loans to resident insiders	0
1566	Interest receivable on loans by credit cards to resident insiders	0
5.3. CLAIMS ON NON-PROFIT ORGANIZATIONS		21,791
5.3.1. IN AMD		0
1166	Amounts receivable on factoring operations with resident non-profit legal entities for resale	0
1323	Repo agreements with resident non-profit legal entities	0
1327	Repo agreements with resident institutions without status of legal entity	0
1456	Amounts receivable on factoring operations with resident non-profit legal entities for sale	0
1523	Loans to resident non-profit legal entities	0

1529	Loans by credit cards to resident non-profit legal entities	0
1541	Loans to resident institutions without status of legal entity	0
1545	Loans by credit cards to resident institutions without status of legal entity	0
1659	Amounts receivable on financial lease with resident non-profit legal entities	0
1962	Amounts receivable on factoring operations with resident non-profit legal entities held up to maturity	0
1328	Interest receivable on repo agreements with resident institutions without status of legal entity	0
1542	Interest receivable on loans to resident institutions without status of legal entity	0
1546	Interest receivable on loans by credit cards to resident institutions without status of legal entity, <i>less:</i>	0
1588	Unrecognized interest income - resident institutions without status of legal entity	0
5.3.2. IN FOREIGN CURRENCY		21,791
1166	Amounts receivable on factoring operations with resident non-profit legal entities for resale	0
1323	Repo agreements with resident non-profit legal entities	0
1327	Repo agreements with resident institutions without status of legal entity	0
1456	Amounts receivable on factoring operations with resident non-profit legal entities for sale	0
1523	Loans to resident non-profit legal entities	0
1529	Loans by credit cards to resident non-profit legal entities	0
1541	Loans to resident institutions without status of legal entity	0
1545	Loans by credit cards to resident institutions without status of legal entity	0
1659	Amounts receivable on financial lease with resident non-profit legal entities	21,791
1962	Amounts receivable on factoring operations with resident non-profit legal entities held up to maturity	0
1328	Interest receivable on repo agreements with resident institutions without status of legal entity	0
1542	Interest receivable on loans to resident institutions without status of legal entity	0
1546	Interest receivable on loans by credit cards to resident institutions without status of legal entity, <i>less:</i>	0
1588	Unrecognized interest income - resident institutions without status of legal entity	0
5.4. CLAIMS ON OTHER FINANCIAL INSTITUTIONS		0
5.4.1. IN AMD		0
1163	Amounts receivable on factoring operations with other resident financial institutions for resale	0
1233	Loans to other resident financial institutions	0
1317	Repo agreements with other resident financial institutions	0
1453	Amounts receivable on factoring operations with other resident financial institutions for sale	0
1625	Payments on guarantees to other resident financial institutions	0
1626	Payments receivable on guarantees to other resident financial institutions	0
1655	Amounts receivable on financial lease with other resident financial institutions	0
1693	Amounts receivable on trust operations with other resident financial institutions	0
1957	Amounts receivable on factoring operations with other resident financial institutions held up to maturity	0
1234	Interest receivable on loans to other resident financial institutions	0
1318	Interest receivable on repo agreements with other resident financial institutions	0
1959	Interest receivable on factoring operations with other resident financial institutions held up to maturity, <i>less:</i>	0
1958	Discount on factoring operations with other resident financial institutions held up to maturity	0
1584	Unrecognized interest income - other resident financial institutions	0
5.4.2. IN FOREIGN CURRENCY		0
1163	Amounts receivable on factoring operations with other resident financial institutions for resale	0
1233	Loans to other resident financial institutions	0
1317	Repo agreements with other resident financial institutions	0
1453	Amounts receivable on factoring operations with other resident financial institutions for sale	0
1625	Payments on guarantees to other resident financial institutions	0

1626	Payments receivable on guarantees to other resident financial institutions	0
1655	Amounts receivable on financial lease with other resident financial institutions	0
1693	Amounts receivable on trust operations with other resident financial institutions	0
1957	Amounts receivable on factoring operations with other resident financial institutions held up to maturity	0
1234	Interest receivable on loans to other resident financial institutions	0
1318	Interest receivable on repo agreements with other resident financial institutions	0
1959	Interest receivable on factoring operations with other resident financial institutions held up to maturity, <i>less:</i>	0
1958	Discount on factoring operations with other resident financial institutions held up to maturity	0
1584	Unrecognized interest income - other resident financial institutions	0
5.5. CLAIMS ON OTHER RESIDENTS		0
5.5.1. IN AMD		0
1168	Amounts receivable on factoring operations with other residents for resale	0
1458	Amounts receivable on factoring operations with other residents in securities for sale	0
1663	Amounts receivable on financial lease to other residents	0
1696	Amounts receivable on trust operations with other residents	0
1968	Amounts receivable on factoring operations with other residents held up o maturity	0
1970	Interest receivable on factoring operations with other residents held up to maturity, <i>less:</i>	0
1969	Discount on factoring operations with other residents held up to maturity	0
5.5.2. IN FOREIGN CURRENCY		0
1168	Amounts receivable on factoring operations with other residents for resale	0
1458	Amounts receivable on factoring operations with other residents in securities for sale	0
1663	Amounts receivable on financial lease to other residents	0
1696	Amounts receivable on trust operations with other residents	0
1968	Amounts receivable on factoring operations with other residents held up o maturity	0
1970	Interest receivable on factoring operations with other residents held up to maturity, <i>less:</i>	0
1969	Discount on factoring operations with other residents held up to maturity	0
6. INVESTMENTS IN EQUITY		0
1121	Investments in preference shares for resale	0
1122	Investments in common shares for resale	0
1123	Other equity for resale	0
1124	Dividends receivable on resident capital shares for resale	0
1421	Investments in preference shares for sale	0
1422	Investments in common shares for sale	0
1423	Other resident capital equity for sale	0
2011	Investments (significant participation) in statutory fund of associated resident banks at market value	0
2013	Investments (significant participation) in statutory fund of other associated resident financial institutions at market value	0
2014	Investments (significant participation) in statutory fund of other associated resident organizations at market value	0
2018	Investments in resident subsidiary banks at market value	0
2022	Investment in other resident subsidiary companies at market value	0
2031	Investments (significant participation) in associated resident banks at cost	0
2033	Investments (significant participation) in statutory fund of associated resident other financial institutions at cost	0
2034	Investments (significant participation) in statutory fund of other associated resident organizations at cost	0
2038	Investments in resident subsidiary banks at cost	0

2040	Investments in other resident subsidiary financial institutions at cost	0
2043	Investments in other resident subsidiary companies at cost	0
2045	Investments accounted by equity participation method in resident joint ventures at market value	0
2024	Investments accounted by cost price method in resident joint ventures at cost	0
7. CLAIMS ON CREDIT INSTITUTIONS		0
7.1. IN AMD		0
1162	Amounts receivable on factoring operations with resident credit institutions for resale	0
1231	Loans to resident credit institutions	0
1315	Repo agreements with resident credit institutions	0
1452	Amounts receivable on factoring operations with resident credit institutions for sale	0
1623	Payments on guarantees to resident credit institutions	0
1624	Amounts receivable on credit institution guarantees for resident credit institutions	
1653	Amounts receivable on financial lease to resident credit institutions	0
1954	Amounts receivable on factoring operations with resident credit institutions held up to maturity	0
1692	Amounts receivable on trust operations with resident credit institutions	0
2012	Investments (significant participation) in statutory fund of associated resident credit institutions at market value	0
2019	Investments in resident subsidiary credit institutions at market value	0
2032	Investments (significant participation) in statutory fund of associated resident credit institutions at cost	0
2039	Investments in resident subsidiary credit institutions at cost	0
1232	Interest receivable on loans to resident credit institutions	0
1316	Interest receivable on repo agreements with resident credit institutions	0
1956	Interest receivable on factoring operations with resident credit institutions held up to maturity, <i>less:</i>	0
1583	Unrecognized interest income - resident credit institutions	0
1955	Discount on factoring operations with resident credit institutions held up to maturity	0
7.2. CLAIMS ON CREDIT INSTITUTIONS IN FX		0
1162	Amounts receivable on factoring operations with resident credit institutions for resale	0
1231	Loans to resident credit institutions	0
1315	Repo agreements with resident credit institutions	0
1452	Amounts receivable on factoring operations with resident credit institutions for sale	0
1623	Payments on guarantees to resident credit institutions	0
1624	Amounts receivable on credit institution guarantees for resident credit institutions	0
1653	Amounts receivable on financial lease to resident credit institutions	0
1954	Amounts receivable on factoring operations with resident credit institutions held up to maturity	0
1692	Amounts receivable on trust operations with resident credit institutions	0
2012	Investments (significant participation) in statutory fund of associated resident credit institutions at market value	0
2019	Investments in resident subsidiary credit institutions at market value	0
2032	Investments (significant participation) in statutory fund of associated resident credit institutions at cost	0
2039	Investments in resident subsidiary credit institutions at cost	0
1232	Interest receivable on loans to resident credit institutions	0
1316	Interest receivable on repo agreements with resident credit institutions	0
1956	Interest receivable on factoring operations with resident credit institutions held up to maturity, <i>less:</i>	0
1583	Unrecognized interest income - resident credit institutions	0
1955	Discount on factoring operations with resident credit institutions held up to maturity	0

8. FROZEN ACCOUNTS		0
2714	Frozen accounts with residents	0
2715	Frozen accounts with non-residents	0
9. MUTUAL CLAIMS OF CREDIT INSTITUTION AND ITS BRANCHES (NET)		0
1611	Settlements between credit institution and its resident branches, <i>less:</i>	0
3711	Settlements between credit institution and its resident branches	0
10. OTHER ASSETS		599,112
10.1. OTHER FINANCIAL ASSETS		82,467
1026	Statutory capital replenishment account with resident banks	0
1027	Interest receivable on statutory capital replenishment account with resident banks	0
1151	Government securities acquired from resident banks through repo agreements	0
1152	Other securities acquired from resident banks through repo agreements	0
1153	Government securities acquired from resident credit institutions through repo agreements	0
1154	Other securities acquired from resident credit institutions through repo agreements	0
1155	Government securities acquired from other resident financial institutions through repo agreements	0
1156	Other securities acquired from other resident financial institutions through repo agreements	0
1157	Government securities acquired from other residents through repo agreements	0
1158	Other securities acquired from other residents through repo agreements	0
1159	Securities acquired from non-residents through repo agreements	0
1160	Market price adjustment account of securities acquired through repo agreements	0
1171	Futures for resale	0
1172	Forwards for resale	0
1173	Options for resale	0
1174	Swap for resale	0
1175	Other derivatives for resale	0
1711	Futures for hedging	0
1712	Forwards for hedging	0
1713	Option for hedging	0
1714	Swap for hedging	0
1715	Other derivatives for hedging	0
1821	Prepaid salary	0
1822	Other prepayments to credit institution employees	2,803
1823	Prepayments to resident suppliers	9,660
1831	Advances for profit tax	66,715
1832	Advances for VAT	2,026
1833	Other advanced taxes and duties	914
1834	Advances for social security payments	349
2713	Prolonged taxes	0
2716	Other assets, <i>less:</i>	0
3451	Futures for resale	0
3452	Forwards for resale	0
3453	Options for resale	0
3454	Swaps for resale	0
3455	Other derivatives for resale	0
3461	Futures for hedging	0
3462	Forwards for hedging	0

3463	Options for hedging	0
3464	Swaps for hedging	0
3465	Other derivatives for hedging	0
10.2. OTHER AMOUNTS RECEIVABLE		14,429
1424	Dividends receivable from shares in resident s capital for sale	0
1671	Dividends receivable from investments in resident associated banks	0
1672	Dividends receivable from investments (significant participation) in statutory fund of resident associated credit institutions	0
1673	Dividends receivable from investments (significant participation) in statutory fund of other resident associated financial institutions	0
1674	Dividends receivable from investments (significant participation) in statutory fund of other resident associated organizations	0
1678	Dividends receivable from resident joint ventures	0
1680	Dividends receivable from resident subsidiary banks	0
1681	Dividends receivable from resident subsidiary credit institutions	0
1682	Dividends receivable from other resident subsidiary financial institutions	0
1685	Dividends receivable from other resident subsidiary companies	0
1701	Other amounts receivable from resident banks	0
1702	Other amounts receivable from resident credit institutions	0
1703	Other amounts receivable from other resident financial institutions	0
1704	Other amounts receivable from other residents	0
1811	Other receivables from state budget	0
1812	Other receivables from residents	14,429
10.3. NON-FINANCIAL ASSETS		502,216
2111	Capital investments in fixed assets	0
2121	Capital investments in non-tangible assets	0
2211	Computer software	14,960
2212	Licenses	0
2213	Copyrights	0
2214	Other non-tangible assets	0
2311	Land	0
2312	Buildings and constructions	187,117
2313	Office equipment	33,033
2314	Communication facilities, computer hardware and automated equipment	43,629
2315	Vehicles	36,829
2316	Other fixed assets	4,785
2317	Fixed assets through financial lease	0
2411	Buildings and constructions out of use	0
2412	Office equipment out of use	0
2413	Communication facilities, computer hardware and automated equipment out of use	138
2414	Vehicles out of use	0
2415	Other fixed assets out of use	194,194
2416	Non-tangible assets out of use	0
2611	Non-durable goods	1,514
2711	Reposessed fixed assets - real property	88,968
2712	Reposessed other assets, <i>less:</i>	6,636
2221	Accumulated depreciation - computer software	-2,264

2222	Accumulated depreciation - licenses	0
2223	Accumulated depreciation - copyrights	0
2224	Accumulated depreciation - other non-tangible assets	0
2511	Devaluation of non-tangible assets	0
2321	Accumulated depreciation - buildings and constructions	-51,959
2322	Accumulated depreciation - office equipment	-11,210
2323	Accumulated depreciation - communication facilities, computer hardware and automated equipment	-28,116
2324	Accumulated depreciation - vehicles	-15,610
2325	Accumulated depreciation - other fixed assets	-428
2326	Accumulated depreciation - fixed assets through financial lease	0
2512	Devaluation of fixed assets	0
2521	Devaluation of fixed assets and non-tangible assets out of use	0
TOTAL ASSETS		3,496,184

1. The balance of accounts "Securities acquired through repo agreements" (sum of accounts 1151, 1153 1155, 1157) and "Liabilities on repo securities" (sum of accounts 3521, 3522, 3523, 3524). When acquired through repo agreements securities are sold to the third credit institution, the acquirer record them in the accounts of government securities, as a result double counting can be made in claims on Government. Therefore these securities are deducted from total claims on Government.

Appendix 5.3. Statistically classified detailed balance sheet of credit institutions

(thous. drams, as of the end of period)

A/N		Date
LIABILITIES		
1. DEMAND BORROWINGS IN AMD		0
1.1. FROM ENTERPRISES		0
3215	Demand borrowings from resident state legal entities	0
3216	Demand borrowings from resident private legal entities	0
3229	Demand borrowings from resident shareholder legal entities	0
3218	Interest accrued on demand borrowings from resident legal entities	0
3230	Interest accrued on demand borrowings from resident shareholder legal entities	0
1.2. FROM HOUSEHOLDS		0
3211	Demand borrowings from resident sole entrepreneurs	0
3225	Demand borrowings from resident shareholder individuals	0
3212	Interest accrued on demand borrowings from resident sole entrepreneurs	0
3226	Interest accrued on demand borrowings from resident shareholder individuals	0
1.3. FROM NON-PROFIT ORGANIZATIONS		0
3217	Demand borrowings from resident non-profit legal entities	0
3221	Demand borrowings from resident institutions without status of legal entity	0
3222	Interest accrued on demand borrowings from resident institutions without status of legal entity	0
1.4. FROM OTHER FINANCIAL INSTITUTIONS		0
3113	Demand borrowings from other resident financial institutions	0
3114	Interest accrued on demand borrowings from other resident financial institutions	0
2. TIME BORROWINGS IN AMD		0
2.1. FROM ENTERPRISES		0
3245	Time borrowings from resident state legal entities	0
3259	Time borrowings from resident shareholder legal entities	0
3246	Time borrowings from resident private legal entities	0
3248	Interest accrued on time borrowings from resident legal entities	0
3260	Interest accrued on time borrowings from resident shareholder legal entities	0
2.2. FROM HOUSEHOLDS		0
3241	Time borrowings from resident sole entrepreneurs	0
3255	Time borrowings from to resident shareholder individuals	0
3242	Interest accrued on time borrowings from resident sole entrepreneurs	0
3256	Interest accrued on time borrowings from resident shareholder individuals	0
2.3. FROM NON-PROFIT ORGANIZATIONS		0
3247	Time borrowings from resident non-profit legal entities	0
3251	Time borrowings from resident institutions without status of legal entity	0
3252	Interest accrued on time borrowings from resident institutions without status of legal entity	0
2.4. FROM OTHER FINANCIAL INSTITUTIONS		0
3119	Time borrowings from other resident financial institutions	0
3120	Interests accrued on time borrowings from other resident financial institutions	0

2.5. OTHER ACCOUNTS EQUIVALENT TO TIME BORROWINGS IN AMD		0
2.5.1. REPO AGREEMENTS WITH RESIDENTS IN DRAM		0
3147	Repo agreements with resident other financial institutions	0
3151	Repo agreements with resident state legal entities	0
3152	Repo agreements with resident private legal entities	0
3153	Repo agreements with resident non-profit organizations	0
3157	Repo agreements with resident institutions without status of legal entity	0
3161	Repo agreements with resident individuals	0
3162	Repo agreements with resident sole entrepreneurs	0
3148	Interest accrued on repo agreements with other resident financial institutions	0
3154	Interest accrued on repo agreements with resident legal entities	0
3158	Interest accrued on repo agreements with resident institutions without status of legal entity	0
3163	Interest accrued on repo agreements with resident individuals	0
3. BORROWINGS IN FOREIGN CURRENCY		47,305
3.1. CONVERTIBLE CURRENCY		47,305
3.1.1. FROM ENTERPRISES		0
3215	Demand borrowings from resident state legal entities	0
3216	Demand borrowings from resident private legal entities	0
3229	Demand borrowings from resident shareholder legal entities	0
3245	Time borrowings from resident state legal entities	0
3246	Time borrowings from resident private legal entities	0
3259	Time borrowings from resident shareholder legal entities	0
3218	Interest accrued on demand borrowings from resident legal entities	0
3230	Interest accrued on demand borrowings from resident shareholder legal entities	0
3248	Interest accrued on time borrowings from resident legal entities	0
3260	Interest accrued on time borrowings from resident shareholder legal entities	0
3.1.2. FROM HOUSEHOLDS		47,305
3211	Demand borrowings from resident sole entrepreneurs	0
3225	Demand borrowings from resident shareholder individuals	0
3241	Time borrowings from resident sole entrepreneurs	0
3255	Time borrowings from to resident shareholder individuals	46,900
3212	Interest accrued on demand borrowings from resident sole entrepreneurs	0
3226	Interest accrued on demand borrowings from resident shareholder individuals	0
3242	Interest accrued on time borrowings from resident sole entrepreneurs	0
3256	Interest accrued on time borrowings from resident shareholder individuals	405
3.1.3. FROM NON-PROFIT ORGANIZATIONS		0
3217	Demand borrowings from resident non-profit legal entities	0
3221	Demand borrowings from resident institutions without status of legal entity	0
3247	Time borrowings from resident non-profit legal entities	0
3251	Time borrowings from resident institutions without status of legal entity	0
3222	Interest accrued on demand borrowings from resident institutions without status of legal entity	0
3252	Interest accrued on time borrowings from resident institutions without status of legal entity	0
3.1.4. FROM OTHER FINANCIAL INSTITUTIONS		0
3113	Demand borrowings from other resident financial institutions	0

3119	Time borrowings from other resident financial institutions	0
3114	Interest accrued on demand borrowings from other resident financial institutions	0
3120	Interest accrued on time borrowings from other resident financial institutions	0
3.1.5. OTHER ACCOUNTS EQUIVALENT TO TIME BORROWINGS IN CONVERTIBLE CURRENCY		0
REPO AGREEMENTS WITH RESIDENTS		0
3147	Repo agreements with resident other financial institutions	0
3151	Repo agreements with resident state legal entities	0
3152	Repo agreements with resident private legal entities	0
3153	Repo agreements with resident non-profit legal entities	0
3157	Repo agreements with resident institutions without status of legal entity	0
3161	Repo agreements with resident individuals	0
3162	Repo agreements with resident sole entrepreneurs	0
3148	Interest accrued on repo agreements with other resident financial institutions	0
3154	Interest accrued on repo agreements with resident legal entities	0
3158	Interest accrued on repo agreements with resident institutions without status of legal entity	0
3163	Interest accrued on repo agreements with resident individuals	0
3.2. IN NON-CONVERTIBLE CURRENCY		0
3.2.1. FROM ENTERPRISES		0
3215	Demand borrowings from resident state legal entities	0
3216	Demand borrowings from resident private legal entities	0
3229	Demand borrowings from resident shareholder legal entities	0
3245	Time borrowings from resident state legal entities	0
3246	Time borrowings from resident private legal entities	0
3259	Time borrowings from resident shareholder legal entities	0
3218	Interest accrued on demand borrowings from resident legal entities	0
3230	Interest accrued on demand borrowings from resident shareholder legal entities	0
3248	Interest accrued on time borrowings from resident legal entities	0
3260	Interest accrued on time borrowings from resident shareholder legal entities	0
3.2.2. FROM HOUSEHOLDS		0
3211	Demand borrowings from resident sole entrepreneurs	0
3225	Demand borrowings from resident shareholder individuals	0
3241	Time borrowings from resident sole entrepreneurs	0
3255	Time borrowings from to resident shareholder individuals	0
3212	Interest accrued on demand borrowings from resident sole entrepreneurs	0
3226	Interest accrued on demand borrowings from resident shareholder individuals	0
3242	Interest accrued on time borrowings from resident sole entrepreneurs	0
3256	Interest accrued on time borrowings from resident shareholder individuals	0
3.2.3. FROM NON-PROFIT ORGANIZATIONS		0
3217	Demand borrowings from resident non-profit legal entities	0
3221	Demand borrowings from resident institutions without status of legal entity	0
3247	Time borrowings from resident non-profit legal entities	0
3251	Time borrowings from resident institutions without status of legal entity	0
3222	Interest accrued on demand borrowings from resident institutions without status of legal entity	0
3252	Interest accrued on time borrowings from resident institutions without status of legal entity	0
3.2.4. FROM OTHER FINANCIAL INSTITUTIONS		0
3113	Demand borrowings from other resident financial institutions	0

3119	Time borrowings from other resident financial institutions	0
3114	Interest accrued on demand borrowings from other resident financial institutions	0
3120	Interest accrued on time borrowings from other resident financial institutions	0
		I
3.2.5. OTHER ACCOUNTS EQUIVALENT TO TIME BORROWINGS IN NON-CONVERTIBLE CURRENCY		0
REPO AGREEMENTS WITH RESIDENTS		0
3147	Repo agreements with resident other financial institutions	0
3151	Repo agreements with resident state legal entities	0
3152	Repo agreements with resident private legal entities	0
3153	Repo agreements with resident non-profit legal entities	0
3157	Repo agreements with resident institutions without status of legal entity	0
3161	Repo agreements with resident individuals	0
3162	Repo agreements with resident sole entrepreneurs	0
3148	Interest accrued on repo agreements with other resident financial institutions	0
3154	Interest accrued on repo agreements with resident legal entities	0
3158	Interest accrued on repo agreements with resident institutions without status of legal entity	0
3163	Interest accrued on repo agreements with resident individuals	0
4. LIABILITIES TO BANKS		7,547
4.1. LIABILITIES TO BANKS IN AMD		0
4.1.1. BORROWINGS FROM RESIDENT BANKS		0
3011	Demand borrowings from resident banks	0
3015	Time borrowings from resident banks	0
3012	Interest accrued on demand borrowings from resident banks	0
3016	Interest accrued on time borrowings from resident banks	0
4.1.2. OVERDRAFT FROM RESIDENT BANKS		0
3025	Overdrafts from resident banks	0
3026	Interest accrued on overdrafts from resident banks	0
4.1.3. LOANS FROM RESIDENT BANKS		0
3021	Loans from resident banks	0
3022	Interest accrued on loans from resident banks	0
4.1.4. REPO AGREEMENTS WITH RESIDENT BANKS		0
3141	Repo agreements with resident banks	0
3142	Interest accrued on repo agreements with resident banks	0
4.2. LIABILITIES TO BANKS IN FOREIGN CURRENCY		7,547
4.2.1. BORROWINGS FROM RESIDENT BANKS		0
3011	Demand borrowings from resident banks	0
3015	Time borrowings from resident banks	0
3012	Interest accrued on demand borrowings from resident banks	0
3016	Interest accrued on time borrowings from resident banks	0
4.2.2. OVERDRAFT FROM RESIDENT BANKS		0
3025	Overdrafts from resident banks	0
3026	Interest accrued on overdrafts from resident banks	0

4.2.3. LOANS FROM RESIDENT BANKS		7,547
3021	Loans from resident banks	7,467
3022	Interest accrued on loans from resident banks	81
4.2.4. REPO AGREEMENTS WITH RESIDENT BANKS		0
3141	Repo agreements with resident banks	0
3142	Interest accrued on repo agreements with resident banks	0
5. FOREIGN LIABILITIES		784,474
5.1. IN CONVERTIBLE CURRENCY		784,474
3013	Demand borrowings from non-resident banks	0
3017	Time borrowings from non-resident banks	0
3023	Loans from non-resident banks	0
3027	Overdrafts from non-resident banks	0
3115	Demand borrowings from non-resident financial institutions	0
3121	Time borrowings from other non-resident financial institutions	0
3135	Loans from non-resident other financial institutions	0
3137	Loans from international financial institutions	73,980
3143	Repo agreements with non-resident banks	0
3149	Repo agreements with non-resident other financial institutions	0
3155	Repo agreements with non-resident legal entities	0
3159	Repo agreements with non-resident institutions without status of legal entity	0
3164	Repo agreements with non-resident individuals	0
3213	Demand borrowings from non-resident individuals	0
3219	Demand borrowings from non-resident legal entities	0
3223	Demand borrowings from non-resident institutions without status of legal entity	0
3227	Demand borrowings from non-resident shareholder individuals	0
3231	Demand borrowings from non-resident shareholder legal entities	0
3243	Time borrowings from non-resident sole entrepreneurs	0
3249	Time borrowings from non-resident legal entities	0
3253	Time borrowings from non-resident institutions without status of legal entity	674,883
3257	Time borrowings from non-resident shareholder individuals	34,617
3261	Time borrowings from non-resident shareholder legal entities	0
3512	Dividends payable to non-residents	0
3532	Amounts payable on trust agreements to non-residents	0
3543	Amounts payable on financial lease to non-residents	0
3553	Other liabilities to non-residents	610
3612	Liabilities on checks to non-residents	0
3712	Settlements between credit institutions and their non-resident branches	0
3735	External creditors with non-residents	0
3737	Payables on statutory capital replenishment to non-residents	0
3014	Interest accrued on demand borrowings from non-resident banks	0
3018	Interest accrued on time borrowings from non-resident banks	0
3024	Interest accrued on loans from non-resident banks	0
3028	Interest accrued on overdrafts from non-resident banks	0
3116	Interest accrued on demand borrowings from non-resident financial institutions	0
3122	Interest accrued on time borrowings from other non-resident financial institutions	0
3136	Interest accrued on loans from non-resident other financial institutions	0

3138	Interest accrued on loans from international financial institutions	0
3144	Interest accrued on repo agreements with non-resident banks	0
3150	Interest accrued on repo agreements with non-resident other financial institutions	0
3156	Interest accrued on repo agreements with non-resident legal entities	0
3160	Interest accrued on repo agreements with non-resident institutions without status of legal entity	0
3165	Interests accrued on repo agreements with non-resident individuals	0
3214	Interest accrued on demand borrowings from to non-resident sole entrepreneurs	0
3220	Interests accrued on demand borrowings from non-resident legal entities	0
3224	Interests accrued on demand borrowings from non-resident institutions without status of legal entity	0
3228	Interest accrued on demand borrowings from non-resident shareholder individuals	
3232	Interest accrued on demand borrowings from non-resident shareholder legal entities	
3244	Interest accrued on time borrowings from non-resident sole entrepreneurs	0
3250	Interest accrued on time borrowings from non-resident legal entities	0
3254	Interest accrued on time borrowings from non-resident institutions without status of legal entity	0
3258	Interest accrued on time borrowings from non-resident shareholder individuals	384
3262	Interest accrued on time borrowings from non-resident shareholder legal entities	0
3544	Interest accrued on financial lease to non-residents	0
3554	Interest accrued on other liabilities to non-residents	0
5.2. FOREIGN LIABILITIES IN NON-CONVERTIBLE CURRENCY		0
3013	Demand borrowings from non-resident banks	0
3017	Time borrowings from non-resident banks	0
3023	Loans from non-resident banks	0
3027	Overdrafts from non-resident banks	0
3115	Demand borrowings from non-resident financial institutions	0
3121	Time borrowings from other non-resident financial institutions	0
3135	Loans from non-resident other financial institutions	0
3137	Loans from international financial institutions	0
3143	Repo agreements with non-resident banks	0
3149	Repo agreements with non-resident other financial institutions	0
3155	Repo agreements with non-resident legal entities	0
3159	Repo agreements with non-resident institutions without status of legal entity	0
3164	Repo agreements with non-resident individuals	0
3213	Demand borrowings from non-resident individuals	0
3219	Demand borrowings from non-resident legal entities	0
3223	Demand borrowings from non-resident institutions without status of legal entity	0
3227	Demand borrowings from non-resident shareholder individuals	0
3231	Demand borrowings from non-resident shareholder legal entities	0
3243	Time borrowings from non-resident sole entrepreneurs	0
3249	Time borrowings from non-resident legal entities	0
3253	Time borrowings from non-resident institutions without status of legal entity	0
3257	Time borrowings from non-resident shareholder individuals	0
3261	Time borrowings from non-resident shareholder legal entities	0
3512	Dividends payable to non-residents	0
3532	Amounts payable on trust agreements to non-residents	0
3543	Amounts payable on financial lease to non-residents	0
3553	Other liabilities to non-residents	0
3612	Liabilities on checks to non-residents	0

3712	Settlements between credit institutions and their non-resident branches	0
3735	External creditors with non-residents	0
3737	Payables on statutory capital replenishment to non-residents	0
3014	Interest accrued on demand borrowings from non-resident banks	0
3018	Interest accrued on time borrowings from non-resident banks	0
3024	Interest accrued on loans from non-resident banks	0
3028	Interest accrued on overdrafts from non-resident banks	0
3116	Interest accrued on demand borrowings from non-resident financial institutions	0
3122	Interest accrued on time borrowings from other non-resident financial institutions	0
3136	Interest accrued on loans from non-resident other financial institutions	0
3138	Interest accrued on loans from international financial institutions	0
3144	Interest accrued on repo agreements with non-resident banks	0
3150	Interest accrued on repo agreements with non-resident other financial institutions	0
3156	Interest accrued on repo agreements with non-resident legal entities	0
3160	Interest accrued on repo agreements with non-resident institutions without status of legal entity	0
3165	Interests accrued on repo agreements with non-resident individuals	0
3214	Interest accrued on demand borrowings from to non-resident sole entrepreneurs	0
3220	Interests accrued on demand borrowings from non-resident legal entities	0
3224	Interests accrued on demand borrowings from non-resident institutions without status of legal entity	0
3228	Interest accrued on demand borrowings from non-resident shareholder individuals	0
3232	Interest accrued on demand borrowings from non-resident shareholder legal entities	0
3244	Interest accrued on time borrowings from non-resident sole entrepreneurs	0
3250	Interest accrued on time borrowings from non-resident legal entities	0
3254	Interest accrued on time borrowings from non-resident institutions without status of legal entity	0
3258	Interest accrued on time borrowings from non-resident shareholder individuals	0
3262	Interest accrued on time borrowings from non-resident shareholder legal entities	0
3544	Interest accrued on financial lease to non-residents	0
3554	Interest accrued on other liabilities to non-residents	0
5.3. FOREIGN LIABILITIES IN AMD		0
3013	Demand borrowings from non-resident banks	0
3017	Time borrowings from non-resident banks	0
3023	Loans from non-resident banks	0
3027	Overdrafts from non-resident banks	0
3115	Demand borrowings from non-resident financial institutions	0
3121	Time borrowings from other non-resident financial institutions	0
3135	Loans from non-resident other financial institutions	0
3137	Loans from international financial institutions	0
3143	Repo agreements with non-resident banks	0
3149	Repo agreements with non-resident other financial institutions	0
3155	Repo agreements with non-resident legal entities	0
3159	Repo agreements with non-resident institutions without status of legal entity	0
3164	Repo agreements with non-resident individuals	0
3213	Demand borrowings from non-resident individuals	0
3219	Demand borrowings from non-resident legal entities	0
3223	Demand borrowings from non-resident institutions without status of legal entity	0
3227	Demand borrowings from non-resident shareholder individuals	0
3231	Demand borrowings from non-resident shareholder legal entities	0

3243	Time borrowings from non-resident sole entrepreneurs	0
3249	Time borrowings from non-resident legal entities	0
3253	Time borrowings from non-resident institutions without status of legal entity	0
3257	Time borrowings from non-resident shareholder individuals	0
3261	Time borrowings from non-resident shareholder legal entities	0
3512	Dividends payable to non-residents	0
3532	Amounts payable on trust agreements to non-residents	0
3543	Amounts payable on financial lease to non-residents	0
3553	Other liabilities to non-residents	0
3612	Liabilities on checks to non-residents	0
3712	Settlements between credit institutions and their non-resident branches	0
3735	External creditors with non-residents	0
3737	Payables on statutory capital replenishment to non-residents	0
3014	Interest accrued on demand borrowings from non-resident banks	0
3018	Interest accrued on time borrowings from non-resident banks	0
3024	Interest accrued on loans from non-resident banks	0
3028	Interest accrued on overdrafts from non-resident banks	0
3116	Interest accrued on demand borrowings from non-resident financial institutions	0
3122	Interest accrued on time borrowings from other non-resident financial institutions	0
3136	Interest accrued on loans from non-resident other financial institutions	0
3138	Interest accrued on loans from international financial institutions	0
3144	Interest accrued on repo agreements with non-resident banks	0
3150	Interest accrued on repo agreements with non-resident other financial institutions	0
3156	Interest accrued on repo agreements with non-resident legal entities	0
3160	Interest accrued on repo agreements with non-resident institutions without status of legal entity	0
3165	Interests accrued on repo agreements with non-resident individuals	0
3214	Interest accrued on demand borrowings from to non-resident sole entrepreneurs	0
3220	Interests accrued on demand borrowings from non-resident legal entities	0
3224	Interests accrued on demand borrowings from non-resident institutions without status of legal entity	0
3228	Interest accrued on demand borrowings from non-resident shareholder individuals	0
3232	Interest accrued on demand borrowings from non-resident shareholder legal entities	0
3244	Interest accrued on time borrowings from non-resident sole entrepreneurs	0
3250	Interest accrued on time borrowings from non-resident legal entities	0
3254	Interest accrued on time borrowings from non-resident institutions without status of legal entity	0
3258	Interest accrued on time borrowings from non-resident shareholder individuals	0
3262	Interest accrued on time borrowings from non-resident shareholder legal entities	0
3544	Interest accrued on financial lease to non-residents	0
3554	Interest accrued on other liabilities to non-residents	0
6. LIABILITIES TO ARMENIAN GOVERNMENT		239,492
3311	Loans from treasury	236,923
3321	Other liabilities to government	0
3312	Interest accrued on loans from treasury	2,569
3322	Interests accrued on other liabilities to government	0
7. LIABILITIES TO CREDIT INSTITUTIONS		0
7.1. LIABILITIES TO CREDIT INSTITUTIONS IN AMD		0
3111	Demand borrowings from resident credit institutions	0

3117	Time borrowings from resident credit institutions	0
3131	Loans from resident credit institutions	0
3145	Repo agreements with resident credit institutions	0
3112	Interest accrued on demand borrowings from resident credit institutions	0
3118	Interest accrued on time borrowings from resident credit institutions	0
3132	Interest accrued on loans from resident credit institutions	0
3146	Interest accrued on repo agreements with resident credit institutions	0
7.2. LIABILITIES TO CREDIT INSTITUTIONS IN FOREIGN CURRENCY		0
3111	Demand borrowings from resident credit institutions	0
3117	Time borrowings from resident credit institutions	0
3131	Loans from resident credit institutions	0
3145	Repo agreements with resident credit institutions	0
3112	Interest accrued on demand borrowings from resident credit institutions	0
3118	Interest accrued on time borrowings from resident credit institutions	0
3132	Interest accrued on loans from resident credit institutions	0
3146	Interest accrued on repo agreements with resident credit institutions	0
8. MONEY MARKET INSTRUMENTS		0
3411	Securities bearing no interest issued by credit institution	0
3421	Interest bearing securities issued by credit institution	0
3431	Preferred shares issued by credit institution	0
3441	Other securities	0
3423	Premium on interest bearing securities issued by credit institution	0
3424	Interest accrued on interest bearing securities issued by credit institution	0
3442	Interest accrued on other securities issued by credit institution, <i>less:</i>	0
3412	Discount on securities bearing no interest issued by credit institution	0
3422	Discount on interest bearing securities issued by credit institution	0
9. GRANTS		287,153
3911	Grants relating to assets	287,153
10. CAPITAL ACCOUNTS		2,029,568
10.1. CURRENT AND UNDISRIBUTED PROFIT		-470,101
5311	Undistributed profit (loss) - current period	-500,935
5312	Undistributed profit (loss) - previous periods	25,790
5321	Adjustment originated from material error correction	5,044
5322	Adjustment originated from business accounting policy changes	0
10.2. STATUTORY CAPITAL		2,167,173
5011	Preferred shares - face value	1,000
5021	Common shares - face value	1,479,608
5031	Statutory capital of credit institutions as cooperative and private limited credit institutions	700,110
5012	Called up preferred shares	0
5022	Called up common shares, <i>less:</i>	0
5041	Unpaid capital	0

5211	Preferred shares repurchased by credit institution	0
5212	Common shares repurchased by credit institution	0
5213	Shares repurchased by credit institution as private limited credit institutions	-13,545
5214	Shares repurchased by credit institution as cooperative	0
10.3. GENERAL RESERVE		39,763
5111	General reserve	39,763
10.4. ASSET AND OTHER LOSS RESERVES		152,085
1571	General reserve	10,212
1572	Special reserve	128,137
1841	General reserve for receivables and other asset loss	9,504
1842	Special reserve for receivables and other asset loss	495
1981	Reserve for depreciation of investments held up to maturity	0
2071	Reserve for depreciation of investments in statutory capital of third parties	0
4011	Reserves	3,737
10.5. REVALUATION RESERVES		140,648
5121	Revaluation reserve - buildings and constructions	138,848
5122	Revaluation reserve - other fixed assets	1,800
5123	Profit/loss unrealized from revaluation of financial assets for sale	0
5124	Unrealized profit / loss from revaluation of financial assets for sale	0
5125	Credit institution share of profit/loss originated from revaluation in associated institution	0
5126	Credit institution share of profit/loss originated from revaluation in joint ventures	0
5127	Credit institution share of profit/loss originated from revaluation of investments in subsidiary banks	0
5128	Credit institution share of profit/loss originated from revaluation of investments in subsidiary credit institutions	0
5129	Credit institution share of profit/loss originated from revaluation of investments in other subsidiary companies	0
5131	Revaluation reserve - non-tangible assets	0
11. OTHER LIABILITIES		100,645
3133	Loans from other resident financial institutions	0
3134	Interest accrued on loans from other resident financial institutions	0
3511	Dividends payable to residents	0
3521	Liabilities to resident banks on repo agreements	0
3522	Liabilities to resident credit institutions on repo agreements	0
3523	Liabilities to other resident financial institutions on repo agreements	0
3524	Liabilities to other residents on repo agreements	0
3525	Liabilities to non-residents on repo agreements	0
*	Repo-securities sold to third credit institutions ¹	0
3531	Amounts payable on trust agreements with residents	0
3541	Amounts payable on financial lease to residents	0
3542	Interest accrued on financial lease to residents	0
3551	Other liabilities to residents	13,104
3552	Interest accrued on other liabilities to residents	0
3611	Liabilities on checks to residents	0
3721	Payables on profit tax	1,079
3722	Payables on VAT	372

3723	Payables on other taxes and duties	243
3724	Payables on social security payments	424
3731	Salaries payable to full-time employees	668
3732	Salaries payable to employees on contractual basis	0
3733	Other internal payables	13,598
3734	External creditors to residents	2,276
3736	Payables on statutory capital replenishment to residents	0
4111	Financial income not received from financial lease to residents	68,881
4112	Financial income not received from financial lease to non-residents	0
3811	Deferred tax liabilities	0
TOTAL LIABILITIES		3,496,184
V-check		0

1. The balance of accounts "Securities acquired through repo agreements" (sum of accounts 1151, 1153 1155, 1157) and "Liabilities on repo securities" (sum of accounts 3521, 3522, 3523, 3524). When acquired through repo agreements securities are sold to the third credit institution, the acquirer record them in the accounts of government securities, as a result double counting can be made in claims on Government. Therefore these securities are deducted from total claims on Government.

APPENDIX 6

ACCOUNTS OF ARMENIAN FINANCIAL SYSTEM

Appendix 6.1

FINANCIAL SURVEY

(mln. drams, as of the end of period)

INDICATOR	Year month/day
NET FOREIGN ASSETS	188,965
1. Convertible currency	188,442
1.1. Central Bank (net)	154,219
Foreign assets	270,537
<i>less:</i> Foreign liabilities	-116,318
1.2. Commercial banks (net)	34,981
Foreign assets	86,875
<i>less:</i> Foreign liabilities	-51,894
1.3. Credit institutions (net)	-758
Foreign assets	27
<i>less:</i> Foreign liabilities	-784
2. Non-convertible currency	995
2.1. Central Bank (net)	-3
Foreign assets	14
<i>less:</i> Foreign liabilities	-17
2.2. Commercial banks (net)	998
Foreign assets	1,967
<i>less:</i> Foreign liabilities	-969
2.3. Credit institutions (net)	0
Foreign assets	0
<i>less:</i> Foreign liabilities	0
3. Net foreign assets in dram	-472
3.1. Central Bank (net)	-103
Foreign assets	0
<i>less:</i> Foreign liabilities	-103
3.2. Commercial banks (net)	-369
Foreign assets	2,515
<i>less:</i> Foreign liabilities	-2,884
3.3. Credit institutions (net)	0
Foreign assets	0
<i>less:</i> Foreign liabilities	0
NET DOMESTIC ASSETS	20,898
1. Net domestic credit	88,863
1.1. Net claims on Armenian Government	-6,971
Claims on Armenian Government	32,172
<i>less:</i> Liabilities to Armenian Government	-39,143

1.2. Claims on economy	95,834
1.2.1. Claims on economy (CBA)	39
1.2.2. Claims on economy (CB)	93,641
1.2.3. Claims on economy (CI)	2,154
2. Other assets (net)	-67,964
Other assets (CBA)	8,296
Other assets (CB)	28,285
Other assets (CI)	599
Investments in equity (CB)	522
Investments in equity (CI)	0
Financial system intrasectoral net claims	-610
less: Other liabilities (CBA)	-22,167
Other liabilities (CB)	-10,475
Other liabilities (CI)	-101
Money market instruments (liabilities) (CB)	-667
Money market instruments (liabilities) (CI)	0
Capital accounts (CBA)	-17,004
Capital accounts (CB)	-52,326
Capital accounts and grants (CI)	-2,317
FINANCIAL SYSTEM LIQUID LIABILITIES	
Cash outside financial system	81,640
Armenian dram issued	92,683
less: Armenian dram in commercial banks, credit institutions and CBA vault	-11043
Banking system demand deposits in Armenian dram	27,136
1. Narrow money (M1)	108,776
Banking system time deposits in Armenian dram	12,209
2. Dram broad money (M2)	120,985
Banking system deposits in FX	88,831
3. Broad money (M2X)	209,816
Credit institutions borrowings	47
4. Financial system liquid liabilities	209,864
V-check	0

FINANCIAL SYSTEM INDICATORS

(mln. drams, as of the end of period)

INDICATOR	Year month/day
NET FOREIGN ASSETS	169,467
1. Net foreign assets (CBA)	138,128
2. Net foreign assets (CB)	30097
3. Net foreign assets (CI)	-758
NET DOMESTIC ASSETS	40397
1. Net claims on Armenian Government	-6971
1.1. Net claims on Armenian Government (CBA)	-26703
1.2. Net claims on Armenian Government (CB)	19662
1.3. Net claims on Armenian Government (CI)	69
2. Claims on economy	95,834
2.1 Claims on economy (CBA)	39
2.2 Claims on economy (CB)	93,641
2.3 Claims on economy (CI)	2,154
3. Other assets (net)	-48466
FINANCIAL SYSTEM LIQUID LIABILITIES	209,864
1. Cash Armenian dram outside financial system	81,640
2. Demand deposits in AMD	27,136
3. Time deposits in AMD	12,209
4. Deposits in FX	88,831
5. Borrowings of credit institutions	47

APPENDIX 7

EXAMPLES

Below are some examples that can contribute to the presentation of some aspects and definitions of the Manual

Appendix 7.1

G u a r a n t e e s

Company A has obtained a guarantee letter from bank C for a loan of 10 million drams from bank B. While bank B has not recognized the loan to company A as loss, bank C has not any liabilities to bank B. Only after company A becomes unable to repay the loan, bank C undertakes the payment 10 million drams to bank B.

Thus, on the day of guarantee issuing bank C shall record in its off-balance sheet:

- Guarantee for loan of - 10 million drams

Bank B shall record the loan extension against the guarantee as an ordinary loan in its balance sheet:

Dt - loan

Ct - cash or correspondent account,

and in its off-balance sheet bank B shall record guarantee received against loan.

If the loan is repaid in time, the guarantee shall be withdrawn from both off-balance sheets of both B and C banks, and the record of loan repayment shall be made in the balance sheet of bank B as follows:

Dt - cash or correspondent account

Ct - loan.

If the loan is not repaid, the guarantee in off-balance sheets of banks B and C shall be forwarded to the balance sheets:

Bank B

Dt - receivables on guarantees

Ct - loans

Bank C

Dt - claims on amounts receivable on guarantees

Ct - liabilities on guarantees

In this example bank B has claims on guarantees to bank C, bank C has claims on company A, and bank C has liabilities to bank B on guarantees.

Appendix 7.2

L i n e s o f c r e d i t

The bank has extended a credit line of 50 million drams to the customer, though in fact it has extended loan of 30 million drams. The bank shall record the loan of 30 million drams as asset in its balance sheet. The credit line of 50 million drams shall be shown in off balance sheet.

Appendix 7.3

Letters of credit

The enterprise operating in Armenia must import goods of 1 million dollars from Europe. For that purpose the enterprise establishes a letter of credit (L/C) in its bank (in Armenia). The seller's bank is in Europe. According to the terms of L/C, the Armenian bank must pay the amount of contract on receipt of the delivery documents. Thus, the receipt of the delivery documents becomes a condition on which the Armenian bank shall obtain liabilities to the seller's banks.

In this case the amount provided by the contract shall be recorded in off-balance sheet of the Armenian bank as liabilities to the European bank and, on the other hand, as claims on the domestic enterprise. After the receipt of delivery documents the amount provided by L/C shall be recorded in the balance sheet of the Armenian bank as follows:

Dt - Payments on L/C

Ct - liabilities on bank acceptance.

Appendix 7.4

Balance sheet recording of financial derivatives

7.4.1. Forwards

Forward contract provides selling of USD 10,000 at exchange rate USD 1=AMD 600 in three months, i.e. after three months the bank must deliver USD 10,000 receiving against 6 million drams. In this case, the claim of the bank (6 million drams) is equal to its liabilities (10,000 dollars) provided by the contract. If the exchange rate is different by the time of implementation of the contract, the difference between the market and current values of the currency shall be recorded as profit or loss. If by the time of the implementation of the contract the exchange rate of dollar is 580 drams, then the bank shall have profit of 200,000 drams, as it will get 6 million drams against 10,000 dollars, whereas it would get only 5,8 million drams from the actual sale of currency. If bank decides to realize the profit before of contract time, it can sell the forward contract.

The fluctuation of the real value of the forward contract at any time shall be shown in the asset or liabilities of the balance sheet, depending on the position of forward contract. In particular, if the market exchange rate is 590 drams after 1 month of the above mentioned forward contract made for delivery at 3 months, bank will have "income" of 100,000 drams, which is recorded also as an asset generated by derivative instrument. If the actual exchange rate of dollar is higher than the rate anticipated by the forward contract, e.g. 610 drams,

bank shall have "expense" of 100,000 drams, which is recorded as a liability generated by derivative instrument.

7.4.2. Options

Like forward contract the options also can have market price. For example, the bank has obtained an option to buy 10,000 USD at exchange rate USD1= AMD 600 in three months. If 3 months later the exchange rate becomes higher than 600 drams, the bank shall exercise its right, otherwise the purchase of currency becomes senseless. In case of exchange rate higher than 600 drams the bank can sell the option contract, i.e. in this case the option gets market price.

Appendix 7.5

Impact of exchange rate fluctuations on the CBA OIN

Example 1. The program exchange rate of dollar is AMD 525, the actual exchange rate - AMD 550. If the CBA earns profit of 1 million drams from international reserves management, NFA will increase by 525 million drams, whereas CBA profit will increase by 550 million drams, which will bring to decrease of OIN by the same amount. Such transaction will distort the equilibrium of the CBA survey sectoral balance sheet, as NFA will increase by 525 million drams while NDA (OIN in particular) will decrease by 550 million drams. In order not to distort the equilibrium of sectoral balance sheet, in this case, together with the decrease of OIN by 550 million drams it must increase by 25 million drams.

Example 2. The Armenian government has made external payment of 1 million US dollars. In case of the same program and actual dram/dollar exchange rate the CBA NFA will decrease by 525 million drams, and the Government deposits will reduce by 550 million drams. The CBA net claims on the Government in NDA will increase by the same amount. In this case also, in order not to distort the equilibrium of sectoral balance sheet, OIN must decrease by 25 million drams.

Example 3. The CBA sells to commercial banks USD 1 million at exchange rate USD 1 = AMD 550. As a result of such transaction, NFA decrease by AMD 525, while correspondent accounts of commercial banks decrease by AMD 550. Thus, the monetary base in the sectoral balance sheet decreases by AMD 550, and NFA above line decreases only by AMD 525. In this case also, in order not to distort the equilibrium, OIN must decrease by 25 million drams.

The given examples testify that owing to the difference between the actual and program exchange rate of currencies in NFA calculation, any changes in NFA will bring to changes in OIN.