



հայերէն; արեւմտեան; արեւմտեան

կոչումը ; արեւմտեան ; արեւմտեան ; արեւմտեան ; արեւմտեան

>l zփ/wgl dxfgեյ xչ,

ldlt @)^&.)(.)* ut]a; \$f]; ~rfns ; ldltsf]@* cf]a]ssf]lgofօfg; f/ o; lj Qlo ; :yfsf]kyd j flif\$; fwf/Of ; ef
lgDg Inlvt ldt, ; do, :yfgdf lgDg lj ifoxչ pk/ 5nkm tyf lgofօ ug{a:g]ePsfh]; Dkof{zփ/wgl dxfgեյ xչ nfo{
pkl:y]tsf nflu xflb\$ cg/fw ub5'.

; ef xg]ldlt, ; do / :yfgM

ldlt M @)^& kf]f @(ut]-tbg; f/ !# hgj/L, @)!!_ laxlaf/ .

; do M ck/fx !!!#) ah].

:yfg M xփոյի dfp06օյ, sfltky, sf7df8f].

5nkm]lj ifoxչM

-s_ ; fdfօ k]tfj

-!_ cfly\$ j if{@)^& sf]; #fns ; ldltsf]j flif\$ kltj ըց pk/ 5nkm u/L kfl/t ug].

-@_ nյրկ/Lifssf] kltj ըց ; lxt @)^& ; fn cliff9 d; fօtsf]j f; nft tyf ; fxl ldltdf ; dflk ePsf] cf-j=
@)^& sf]gfkrf gf\$; fg lx; fa, gfkrf gf\$; fg af8krf lx; fa / ; fxl cj lwsf]gub kj fx lj j /Of, tt\DaGwl
cg; Իlxչ 5nkm u/L kfl/t ug].

-#_ ; ~rfns ; ldltaf6 cfly\$ j if{@)^& sf]nflu lgoQm xg' ePsf nյրկ/Lifs e\$ P08 sDkgl]lgolQm /
lghnf0{tfl]sPsf]kfl/>lds cgdffօց ug]tyf nյրկ/Lifօf ; ldltsf]l; krf/; adfl]hd cf-j=@)^&)^* sf]nflu
nյրկ/Lifs lgolQm ug]/ lghsf]kfl/>lds lgwfօf ug].

-\$_ sDkgl]lgodfj nldf Joj :yf u/\$f]; ~rfns ; ldltsf ; b:oxչsf]eQf tyf cօ ; lj wfxչ cgdffօց tyf kfl/t
ug]tyf kօGw ; ~rfnsnf0{kօfg ul/Psf]tna eQf tyf cօ ; lj wfxչ cgdffօց ug].

-%_ ; :yfs ; dxaf6 kltlgwlj ug]; ~rfnsxչsf]lgj fօg .

-v_ lj zի k]tfjM

-!_ kjGw kq / lgodfj nldf k]tfj u/]adfl]hd ; zփvg ug].

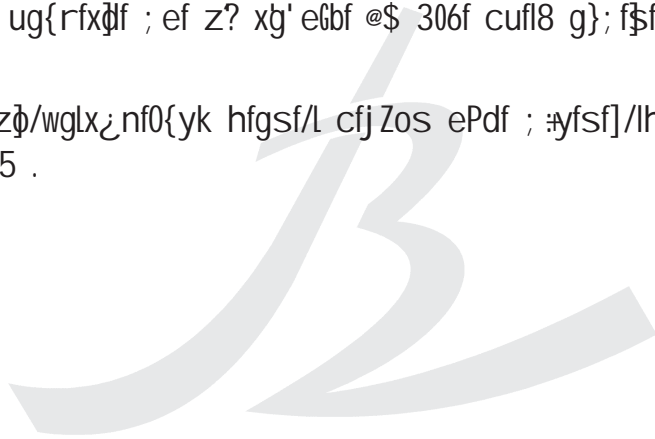
-@_ ; fwf/Of ; efaf/f :jls Է kօGw kq tyf lgodfj nl sDkgl /lhi6/sf]sfoffօ, gkfn /fi6«a\$ jf cօ
lgsfoaf6 :jls Է u/fpgsf]nflu cfj Zostf cg; f/ ; փօf yk36 jf ; Rofpg ; ~rfns ; ldltnf0{cIVtof/L
lbg].

-u_ lj ljw .



; fwf/Of ; ef ; DaGwL yk hfgsf/L

- !_ ; efd 5nkm ul/g]; -rfns ; ldltsf]kljtjbg tyf n]vk/Llfssf]kljtjbg ; lxtsf]jflif\$ kljtjbg zp/wglx;sf] 7ufgdf kljft ul/g\$. sysbflrt pOm sfuhftx; gkuof o; hf0{; Fgf dgl ; efd kflngxg cg/fv 5 .
- @_ sg}zp/wgl ; efd :jo+pklyt xg g; Sg]ePdf ; efd efu Ing jf dtbfg ug\$fnflu kltlglw -k\$; L kmf/fd_ e/L ; :yfsf]/lhi68{sfoffo 6o/f\$df ; ef z? xg' e6bf sDtldf \$* 306f cufl8 lgjbg btf{u/L ; Sg' kg\$. o; /L kltlglw -k\$; L lgoOm ul/Psf]JolOm o; ; :yfsf]zp/wgl xg' cfjZos 5 .
- #_ ; efd efu Ing / dtbfg ug\$fnflu kltlglw -k\$; L lgoOm u/L ; s\$15 ; DaGwt zp/wgl cfk; ; efd pkl:yt xg jf kltlglw k]abn ug{rxfdf ; ef z? xg' e6bf @\$ 306f cufl8 g}; f\$]; Fgf o; sfoffodf k7fpg' xg cg/fv 5 .
- \$_ ; fwf/Of ; ef ; DaGwdf zp/wglx;nf0{yk hfgsf/L cfjZos ePdf ; :yfsf]/lhi68{sfoffodf sfoffo ; doleq ; Dks{/fv xg cg/fv 5 .





hJlAl; kmf0gfg; Inld68

sf]

kyd j flif\$; fwf/Of ; efd ; #fns ; ldltsf]tkmf6

cWol f >L l j g f h s d f / d f g w / H o a f / f k t t k l t j d g

cfb/Oflo z p / w g l d x f g e f j x z ,

o; lj Qlo ; #yfsf]kyd aflif\$; fwf/Of ; efd pkl:yt xg'ePsf ; DkOf{z p / w g l d x f g e f j x z n f 0 { ; #fns ; ldltsf] tkmf6 d xfb\$: j fut Pj -e lej fbg ub5'. oxfK ; dl f o; lj Qlo ; #yfsf]cfly\$ j if{@)^ ^ ÷ ^ & sf]j f; nft, gfkrf gf\$; fg lx; fa, gub kj fx lj j / Of, tt \ DalGw cg; Flx ; pk/ n \ yfk / Llfssf]kljtj dg tyf ; ~rfns ; ldltsf]aflif\$ kljtj dg k|t t ug{cgdlt rfx65'.

-s_ lj ut j if\$] sf/] f/sf] l; xj nf\$g M

b z s f] c l : y / / f h g l t s c j : y f , c f l y \$ d l G b t y f ; #m d 0 f s f n l g c j : y f s f s f / O f ; d u | c y { o j : y f c G o f h d f k / \$ f] e P t f k l g o ; h J l A l ; k m f 0 g f g ; l n = c T o f l w s k l t : k w f [d s / x \$ f] l j Q l o a h f / d f u 0 f : t / l o ; } f ; l x t c f ^ g f] s f /] f / s f] ; z j f t u / l ; j { f w f / O f x z s f] d g l : y l t d f o : t f l j Q l o ; #y f k l t l j z j ; l g o t d f y k j [4 u / f p g ; l f d e P s f] 5 .

a \$ t y f l j Q l o ; #y f x z s f] ; W o f f d s j [4 ; E] j Q l o s f /] f / d f k l g p l n \ o k l t : k w f \$ f] : y t l / x g u o f . p Q m c j l w d f a \$ t y f l j Q l o ; #y f x z ; # ; j { f w f / O f x z s f] l j z j ; l g o t f j [4 x g u P s f] s f / O f n ; d u | a \$ t y f l j Q l o ; #y f s f] s h l g l f k @) ^ ^ ; f n s f] t h g d f ! @ = k l t z t n j [4 e 0 { @) ^ & c f i f f 9 d f z ^ ! & c a { / s h f { ! & = * k l t z t n j [4 e 0 { z = \$ & ^ c a { k u \$ f] t v o f l g k f n / f i 6 « a \$ s f] k l j t j d g a f 6 k i 6 x 6 5 . p Q m t v o f l n f 0 { c l w b o g u b f { . u l j u \$ f l j Q s D k g l x z s f] s h l g l f k @) ^ ^ ; f n c i f f 9 s f] t h g d f @ \$ = * k l t z t n j [4 e 0 { z & ! c a { # s / f \$ k u \$ f] 5 e g] s h f { t y f n u f g l @ & = \$ k l t z t n j [4 e 0 { z & ^ c a { # (s / f \$ k u \$ f] 5 . u l j u \$ f l j Q l o ; #y f x z n ; x h j f t f j / O f d f u 0 f : t / l o ; } f k l f g u / \$ f] x B f ; j { f w f / O f x z s f] o : t f l j Q l o ; #y f k l t l j z j ; l g o t d f y k j [4 e P s f] l j z j f ; u g { ; l s 6 5 . / f h g l t s c l : y / t f s f s f / O f ; d u | c y { o j : y f c G o f h d f k / \$ f] e P t f k l g c f l y \$ j i f { @) ^ ^ ÷ ^ & d f l j u t j i f { z s f] t h g d f a \$ t y f l j Q l o ; #y f x z s f] s h s f /] f / d f j [4 x g h f 0 { a } s E l f g d f ; s f / f l d s ; s j d f g ; l s 6 5 .

cf=j= @)^ ^ ÷) ^ & sf] lj Qlo lj j / Of oxfK ; dl f k z ug{ rfx65' .

-!_ j f; nftM

cfly\$ j if{@)^ ^ ÷) ^ & sf] c G t o ; D d d f s D k g l s f] s h l g l f k z = @ ! , @ (, & ^ , # (% ÷ \$) - c l f / k l P S s f 0 ; s / f \$ p g f t l ; n f v 5 o Q / x h f / t l g ; o k G r f g A a] z k o f / k } f r f n l ; d f q _ k u \$ f] 5 e g] s h f { ; f k 6 z = ! (, (\$, & \$, ^ (^ ÷ \$ & - c l f / k l p G g f 0 ; s / f \$ r f / f g A a] n f v r f } Q / x h f / 5 ; o 5 o f g A a] z k o f / k } f ; t k f n l ; d f q _ k u \$ f] 5 . ; f y } o ; c j l w d f ; #y f s f] s h z p / k F l z = !) , @ ,) ,) ,)) ÷ - c l f / k l b z s / f \$ a l ; n f v z k o f d f q _ / h u B f t y f s f i f x z z = ! @ , * \$,) ^ \$ ÷) @ - c l f / k l a f x | n f v r f } f ; l x h f / r f } f 7 l z k o f / k } f b 0 { d f q _ / x \$ f] 5 . o ; c j l w d f g k f n / f i 6 « a \$ s f] l g b z g a d f l h d s f o d u g k g l k f l s f i f k o f t / x \$ f] j o x f i f ; d j d o x f K ; d l f h f g s f / l s f n f l u / V g r f x 6 5 ' .

-@_ gfkrf gf\$; fg M

cfly\$ j if{@)^ ^ ÷) ^ & d f s D k g l s f] s h c f D b f g l z = @ , \$ & , @ & , & (^ ÷ # & - c l f / k l b 0 { s / f \$; t k f n l ; n f v ; Q f 0 { x h f / ; f t ; o 5 o f g A a] z k o f / k } f ; t \ l ; d f q _ / x \$ f] 5 e g] o ; c j l w d f s h v r { z = @ , * , *) , ! # @ ÷ & ^ - c l f / k l b 0 { s / f \$ c 1 f 0 { n f v c ; ; l x h f / P s ; o a Q l ; z k o f / k } f 5 o x Q / d f q _ e P s f] 5 . c f l y \$ j i f { @) ^ ^ ÷) ^ & d f s / c l 3 s f] g k f n z = ! * \$ & , ^ # ÷ ^ ! - c l f / k l c 7 f / n f v ; t k f n l ; x h f / 5 ; o l q ; f 7 l z k o f / k } f P s ; f 7 l d f q _ t y f v b g k f n z = ! @ , * \$,) ^ \$ ÷) @ - c l f / k l a f x | n f v r f } f ; l x h f / r f } f 7 l z k o f / k } f b 0 { d f q _ / x \$ f] 5 .

-#_ gub kj fxM

cfly\$ j if{@)^ ^ ÷) ^ & sf] c G t o d f ; D k O f { u l t l j l w a f 6 g u b k j f x z = \$, % , % , (, & ^ * ÷) % - c l f / k l r f / s / f \$ k r k 6 g n f v p g f ; f 7 l x h f / ; f t ; o c 7 \ f 7 l z k o f / k } f k f d f q _ c l w s / x \$ f] 5 . p k / f Q m s f /] f / s f] n \ y f k / L i f o f e P s f] l j j / O f t y f c g ; Flx z o ; } f y / x \$ f] 5 .



-v_ /fli60 tyf cft/fli60 kl/l:yltaf6 sDkglSf] sf/f]f/nf0{ c; / kfgI dVo s'fx2 M

cftl/s aGAsf]df/af6 dlSt kfPsf]gkfnsf]cy{oj:yfn]cflyS jif{^&÷)^& df /fhgltS cl:y/ty, aG6, x8tfn, ljBt cflit{df c; xhtf -nfB ; BÈ, k7k7 nod kbfsf]cefj h:tf sf/0fx2n]ubf{gkfnl cy{Gqdf gsf/fds kefj kg{u0{lJ Qlo lfd df klg nufgl tyf c; hldf c; xh jftfj/Of tyf rgnf]tk0f{cj:yf ljBdfg /x\$]5 . vf; u/l cfBflus lfd df nufglSf]jftfj/Of ToIt /fd]gePsf]h]clwsfz nufglx2 6BÈ Joj; fo / 3/ hluf h:tf pkef]o shf{lfqdf ; lldt xg hfghf0{lJ Qlo lfd df ToIt /fd]dfG ; lSg . ljZjJofkl 2kdf byf k/\$] cflyS dGblsf]k]olf kefj gkfnl cy{oj:yfdf gk/\$]ePtfklg To; sf ck]olf kefj x2 Pj +to; af6 pTkGg ; Gqf; sf]jftfj/Ofn]gkfnl cy{Gq ; E; E]j Qlo lfd ; d:nf0{kkefj kfl//x\$]ePtfklg lj :tf/}lj :tf/}ljZj cflyS dGbl ; dft xg]; \$i bl]vPsf]5 eg]b2df Jofkt /fhgltS cfofhtfn]plrt lgsf; kfg ; Sg]; Defjgdf j [4 ePaf6 gofF; ljwfg n]yg / zflGt klqmf lgisifdf klqdf cfzjfbl aGg ; lS65 h; af6 aBÈ lfd df ; sf/fds kefj kg{; Sg]ljZj; ug{; lS65 .

ol ; a}; d:0fx2sf afj hb o; ; :yfn]cfjZos ; hutf ckGfP/ ufxsj u{tyf ; j {fwf/0fxsf]clwstd ; ljwfnf0{ dlwogh/ ub]56f]5/l6f]Pj u0f:tl/o ;]fsf]dflwda6 g]lj Qlo sf/f\$]df j [4 ug{; lS65 eGg]; ~rfns ; ldltsf] dftGt /x\$]5 . lj Qlo ; :yfn]\$ (klTzt ; j {fwf/Of z0/ lgisfzgsf]nflu cfjZos klqmf z' ul/ ; lSpsf]5 .

-u_ klTjbg tof/ ePsf] ldt; Dddf rfn" jif\$] pknlw / eljiodf ug{ kgI s'/fsf] ; Da6wdf ; ~rfns ; ldltsf] wf/0fM

cflyS jif{^&÷)^* sf]dH/ d; fIt ; Dddf sDkglSf]sh lglfk 2=@\$,&^,*\$,^#)÷(* -clf/kl rffj ; s/fB 5oxQ/ nfv rff; l xhf/ 5 ; o tl; 2k0f / k}f c67fgAa]dfq_ / sh shf{; fk6 2=@#,%&),@,*!!÷** -clf/kl t0; s/fB ; GtP6g nfv b0{xhf/ cf7 ; o P3f/ 2k0f / k}f c7f; l dfq_ e0{^& ciff9 d; fItsf] thgdf lglfkdf !^#) klTztn]/ shf{; fk6df !*!=^ klTztn]j [4 ePsf]hfgsf/l u/fpg rfx65' . gkfn /fi6« a\$ngofFa\$ tyf lj Qlo ; :yfx2 vllg xfnf0{:ylut u/\$]ePtfklg pQm lG0f6 xg'k' {btf{klqmf z' e} s\$ a\$ tyf lj Qlo ; :yfx2nf0{sf/f]f/ ; ~rfngsf]0hfht lbg]gllt agfPsf]sf/Of aBÈ lfd df s]l a\$ tyf lj Qlo ; :yfx2 yk xg] tyf ; ~rfngdf /x\$] lj Qlo ; :yfx2n]kFl j [4 u/l :t/f]glT ug]Pj +cfqf]ds 2kdf zfvfx2 lj :tf/ ub]u0{x\$]j tdfg cj:yfnf0{ lGofnb cfudl lbgx2 lj Qlo ahf/sf]nflu cfoflws klT:kwf(ds xg]bl]v65 . klT:kwf(ds ahf/nf0{; l d 2kdf ljZn]f0f ub]ahf/sf]cfjZostf cg' f/sf lglfk of]hgfx2 ; ~rfng ug{Pj shf{ k]fxdf ; hu /xl sg}Ps lfd tkm(dfq s]b0t e0{shf{k]fx gu/l ljleG lfd df shf{k]fx ug{Joj:yfkgnf0{ ; ~rfns ; ldltsf]lgb2g /x\$]5 .

-3_ sDkglSf] cfBflus jf Joj ; flos ; Da6w M

lj Qlo ; :yfn]cfkH; E ; DalGwt ; a}cfBflus÷Joj ; fols klTi7fgx2; E ; :yfut dNo / dftotfsf]cfwf/df ; dw/ ; Da6w sfod ub]cfPsf]5 / To:tf]; Da6wnf0{lG/Gt/ty lB0g\$.

-a_ ; ~rfns ; ldltdf ePsf] x]km] / ; f\$] sf/Of M

cflyS jif{^&÷)^& df o; lj Qlo ; :yfsf]; ~rfns ; ldltdf sg}lsl; dsf]x]km] gePsf]Joxf]f cg/f]v ub] ; :yfs z0/wgl ; dX æsÆ af6 # -tlg_ hgf ; #fnsx2sf]lgjff(g o; }; efa6 xg]Joxf]f cg/f]v ub]5' .

-r_ sf/f]f/nf0{ c; / kfgI dVo s'fx2 M

lj ut nfd]; do bl]v b2df cem}sfod /x\$]; emd0fsfng cj:yfn]aBÈ lfd sf]nufglnf0{cem}klg rgnf]tk0f{ agfPsf]5 . lj Qlo ; :yfx2sf]; wofdf hlt j [4 xB}u0/x\$]5 ToIt g}dfqdf rgnf]tx2 ylkB}u0{x\$]j t df g cj:yfnf0{dlwogh/ ubf{aBÈ lfd sf efj l lbgx2 ToIt ; xh bl]vbg . lglfk]sf]Jofhb/ a9b}uPsf]/ shf\$]Jofhb/ ; f]cgkftdf a9g g; s\$] dhssf]cl:y/ /fhgllt / cft/fli60 lfd df ck]lft 2kdf cflyS ; wf/ xg g; s\$]tyf ; do ; dodf cf0kg]ljleG ck]7df/fx2sf]afj hb klg ; :yfsf]sf/f]f/nf0{; dofg' f/ klT:kwf(ds agfP]nfg]tkm{ ; #fns ; ldlT rgnf]v]/x\$]Joxf]f cg/f]v 5 .

-5_ n]yk/Llfof klTjbgdf sg} s]kmot pln]v ePsf] eP ; f]pk/ ; ~rfns ; ldltsf] klts0f M

o; lj Qlo ; :yfsf]cftl/s tyf afXo n]yk/Llfsx2af6 cflyS jif{^&÷)^& df glTut tyf lj Qlo ; :yfsf]



sf/f]f/df c; / kfg]vfnsf sg}skm0tx; pk/ sg}klt]sf hgfp]g' kg]cfjZostf g/x\$]Joxf]f hfgsf/l u/fpg rfx65'.

-h_ nefex afBkmfB ug{l; kmf/; ul/Psf]/sd M
cf-j= @)^^(÷)^& df ; ~rfns ; ldltn]nefex afkt sg}/sdsf]l; kmf/; u/\$]58 .

-^_ k8w-kq tyf lgodfj ndf ; zfv]g M
lj Qlo ; :yfsf]k]8w-kq tyf lgodfj ndf ug{nfluPsf]k}tflj t ; zfv]g k]t]f sf]lj :t[lj j /of o; }kltj8g; fy ; n]lg ul/Psf]5 . ; f]pk/ 5nkmn u/l kfl/t ul/lbg'xg5 e6g]lj Zj f; lnPsf]5'.

-^_ n]yfk/Lifssf] lgo]Qm M
n]yfk/Lif0f ; ldltsf]l; kmf/; adf]hd cf-j= @)^^(÷)^* sf]n]yfk/Lif0fsf nflu n]yfk/Lifs lgo]Qm ug{/ kfl/>lds lgwf(0f ug{k]t]f ub5f); j t(0fg n]yfk/Lifs >l e8 P08 sdkgl kgMlgolQmsf]nflu of]o xg]x65 .

-6_ c6o cfjZos s/fx; M
-!_ dfgj ; zfv]gM
; :yfn]sd{f/l]sf] sfo{blftf tyf dgf]ndf j [4 ug]p2]on] ; do ; dodf sd{f/lx;sf] k[7kf]0f, pTk]0ff, tflnd, ;]f ; lj wf j [4, kbfl]gtl, dgf]-hg nufot c6o lj ifox;df lj z]f]wofg lbg]u/\$]5 .

-@_ efjl of]hg]M
lj Qlo ; :yfn];]f lj :tf/ ; E}u]fxsx;nf0{gofFk]lj lw tyf ; :fwgaf6 ;]f k]0f]pb}cfPsf]5 . cfufdl lbgx;df E-Banking, SMS Banking, ATM nufotsf ; a};]fx; kbfg ug]of]hg] /x\$]5 .

c6]0df,
o; ; :yfsf]k]ltsf]nflu cf-cf^gf] lfg]af6 cd]no of]ubfg k]0f]pg' xg] ; Dk0f{z8/wgl dxfgf]j x; , u]fxsj u{ nufot c6o]olQm ; 3 ; :yf klt ; ~rfns ; ldltsf]tkm]6 xflb8 w6oj fb 1fkg ug{rfx65' . lj Qlo ; :yfnf0{k]t pkn]lwx;df lj Qlo ; :yfsf nugzn, st]olgi7 sd{f/lx;sf]dx]j k0f{el]dsf /x\$]f]lj Qlo ; :yfsf k8w ; :fns nufot ; Dk0f{sd{f/l kl/jf/nf0{w6oj fb lbg rfx65' . ; fy}lj Qlo ; :yfsf]n]yfk/Lif0f ; dod}; Dk6g u/l cd]no ; e]f]j x; lbg]k] cf6t]s tyf j fxo n]yfk/LifsHox;nf0{w6oj fb lbg rfx65' . ; Dk0f{z8/wgl dxfgf]j x; sf]; xof]u tyf ; b8f]n]lj Qlo ; :yfn]x]n; Dd p]l; fxhgs ; kdf sfo{ub}cf0{x\$]df cfufdl lbgx;df klg ox]f;sf]dx]j k0f{of]ubfgsf]ck]ff /Vb} lj Qlo lfg]df o; h]l]n; kmf0gfg; ln= n]cn]u}k]xrfg agfp]lj Zj f; lbn]p]E; d:t u]fxs ju]df u]0f:t/lo Pj +56f]5l/ tf];]f k]0f]pg]k0]sf ; fy g]k]n /fi6«a\$, sdkgl /lhi6k]sf]sfo]no nufot ; Dk0f{z8/r]tsx;nf0{o; cj ; /df xflb8 cfef/ k86 ug{rfx65'.

w6oj fb 0



ub{cfPsf]5 . cflyš j if{@)^^(÷)^& blv >l cgk sdf/ >]7, Pkm; =P=, P=s} >]7 P08 sDkgl rf68{Psfp66]6; af6 lgoldt ?kdf cftl/s n{yfk/Llf0f u/f0{n{yfk/Llfssf] kljtj8g adf]hd ; wf/ ug{Joj :yfkgnf0{lgbzg lb0{cftl/s lgo60f k0ffnldf k0fj sf/Ltf Nofpg]sfo{ul/Psf]5 .

- 1_ ljut cflyš jifš] sh Joj:yfkg vrš] lj j/0f M

cflyš j if{@)^^(÷)^& df lj Qlo ; :yfsf]sh Joj :yfkg vr{ ;=!,.)%,^%,(#&=&\$ -clf/kl Ps s/f8 kfF nvf k}f7l xhf/ gf}; o ; t;l; / k}f rf}Q/ dfq_ Joj :yfkg vr{ePsf]5 . h; dlw]sDf{f/l vr{afkt ;=\$%,&),^# \$÷%! -clf/kl k}fln; nvf ; Q/L xhf/ 5 ; o rft; / k}f Psfp66f dfq_ tyf sfofno ; ~rfng vr{afkt ;=%,(,%,#)#÷@# -clf/kl pgf6; f7l nvf k6rfga]xhf/ tl; ; o tl; / k}f t0; dfq_ /xš]5 .

- 2_ n{yfk/Llf0f ; ldtsf ; b:ox2sf] gdfj nl, lghx2n] k{kt u/š]f] kfl/>lds, eQf tyf ; lj wf, ; f] ; ldlt] u/š]f] sdf sf/jxlsf] lj j/0f / ; f] ; ldlt] sg} ; emj lbPsf] eP ; f] sf] lj j/0f M

xfn o; lj Qlo ; :yfdf b}fo adf]hdsf]n{yfk/Llf0f ; ldlt /xš]5 .

- >l uffkn /fhe08f/l -; 0f]hs_
- >l /g' >]7 -; b:o_
- >l ou] >]7 -; b:o ; lrj_

pk/f0m adf]hdsf]n{yfk/Llf0f ; ldlt]gkn /fi6«aš nufot afx0 tyf cftl/s n{yfk/Llfsaf6 k{kt lg/Llf0f kljtj8g pk/ lj :t[cllbog tyf lj Zn]f0f u/l ; š]f]; wf/ Pj +sfof]j ogsf nflu Joj :yfkga6 cfj Zos hfgsf/l ln0{; ~rfns ; ldlt ; dl; ; f]kljtj8g kž ug[u/š]5 .

cfj= @)^^(÷)^& df n{yfk/Llf0f ; ldtsf]hDdf Ps j6f a}S a; š]f]/ a}S eQf afkt hDdf ;=#,%)÷- vr{ePsf]5 .

| ; ldtsf ; b:ox2sf] gdf | k{kt u/š]f] a}S eQf ;= |
|------------------------------------|------------------------|
| >l uffkn /fhe08f/l | !,%)÷- |
| >l lht]b nfn gsdl{-xfn g/xg' ePsf] | !))÷- |
| >l ouž >]7 | !))÷- |
| hDdf | #,%)÷- |

-6_ ; ~rfns, k06w ; ~rfns, sfošf/l k0v, sDkgl sf cfwf/et z8/wgl jf lghsf]ghssf gft8f/ jf lgh ; mlg /xš]f] kmd{ sDkgl jf ; u]7t ; :yfn] sDkglnf0{sg}/sd aemfpg af8l eP ; f] s/f M ; ~rfns, k06w ; ~rfns, sfošf/l k0v, sDkgl sf cfwf/et z8/wgl jf lghsf]ghssf gft8f/ jf lgh ; mlg /xš]f]kmd{ sDkgl jf ; u]7t ; :yfn] sDkglnf0{sg}kl; dsf]/sd aemfpg af8l /xš]58 .

-7_ ; ~rfns, k06w ; ~rfns, sfošf/l k0v tyf kbflwsf/lnf0{eQmfgl ul/Psf] kfl/>lds, eQf tyf ; lj wfsf]/sd M

cflyš j if{@)^^(÷)^& df o; lj Qlo ; :yfsf ; ~rfns ; ldtsf ; b:ox2nf0{a}S eQf afkt hDdf ;=*,*)÷-.-clf/kl c;l xhf/ cf7 ; o dfq_ pknAw u/f0Psf]5 . o; afxš c6o sg}; lj wf Pj +kfl/>lds k8fg ul/Psf]58 . k06w ; #fns tyf c6o kbflwsf/lx2nf0{cfj= @)^^(÷)^& df eQmfgl ul/Psf]kfl/>lds eQf tyf ; lj wfsf]lj j/0f b}fo adf]hd /xš]5 .

kb jflifš kfl/>lds tyf eQf
k06w ; #fns !\$,#\$,@%!÷&)
c6o kbflwsf/lx2 !(,%,#,&@&÷^)



-8_ zp/wglx;n] alemlng afBl /xsf] nfezsf] /sdM

cflyS j if{@)^^÷)^& sf]cfto; Dd zp/wglh]alemlngkg[nfez afBl /xsf]5g .

-9_ sDkgl Pq, @)^# sf] bkrf !\$! adf]hd ; DkIQ vl/b jf laqnl u/}sf] s/}sf] ljj/OfM

cflyS j if{@)^^÷)^& df o; lj Qlo ; :yfn]sDkgl Pq, @)^# sf]bkrf !\$! adf]hdsf]sg}; DkIQ vl/b jf laqnl u/}sf]5g .

-0f_ sDkgl Pqsf] bkrf !&% adf]hd ; Da4 sDkgl alr ePsf] sf/]f/}sf] ljj/Of M

o; lj Qlo ; :yfn]cflyS j if{@)^^÷)^& df sDkgl Pq, @)^# sf]bkrf !&% adf]hd cGo sg}sDkgl; E ; Da4 /xl sg}lsl; dsf]sf/]f/ u/}sf]5g .

-t_ o; Pq tyf kflnt sfgg adf]hd ; -rfns ; ldtsf] kltjbgdf vhfpgkg[cGo sg}s/f M

o; Pq tyf kflnt sfgg adf]hd ; -rfns ; ldtsf]kltjbgdf vhfpgkg[cGo sg}s/}fx; gePsf].





Bhatta & Company

Chartered Accountants

e8 P08 sDkgL

rf68{Psf66}6;

hllal; knf06fg; Inld68sf]z8/wgl dxfgefj x8 ; dl

:j t8g n8fk/Lifssf]kljt8g

!= xfdln]hllal; knf06fg; Inld68sf]o; }fy ; 88g @)^& cfiif9 d; f8tsf]j; nft, !! sflt8 @)^& blv #@ cfiif9 @)^& ; Ddsf] gfkrf g8; fg lx; fa / gub kj fx ljj /0f, 0Sjl6ldf ePsf]kl/j t8 / n8f ; Da6wl l6Kk0flx8sf]n8fk/Lifof ; Dk8g u/8f 5f8; cfly8 ljj /0fx8kljt Joj :yfkgsf]lhDd]f/l

@= g8kn n8f8df cg?k oyfy{/ plrt lraqof ug]lj Qlo ljj /0fx8 tof/ Pj -k}tt ug]lhDd]f/l Joj :yfkgsf] /x8f]5 . ol lhDd]f/l c8tu8 rfx]hfn; fhl jf ul8tla6 xf] \; f/e8 lsl; dn]q6l/lxt, lj Qlo ljj /0f tof/ ug] c8t/s lgo6qof k0ffnlsf]th8f, sf0f]og / ; 8fng ug]sfo{n8f gltx8sf]5g8 tyf nfu"ug]Pj -k/l:ylt cg; f/ n8f ; Da6wl dxlj k0f{cgdfg ug]kb8g\ n8fk/Lifssf]lhDd]f/l

#= xfdl] n8fk/Lif0sf] cfwf/df lj Qlo ljj /0fx8 pk/ d8tJo JoQm ug{xfdl] lhDd]f/l xf]. xfdln] xfdl] n8fk/Lifof g8kn n8fk/Lif0dfg adf]hd ; Dk8g u8of8 ol dfgn]xfdlnf0{Joj ; flos g8tstfsf]k8ngf ug]tyf lj Qlo ljj /0fx8 ; f/e8 ?kdf ql6/lxt ePsf]af/8f dgf; j cfzj; g k8t ug{xfdlnf0{n8fk/Lif0sf]of]hg agpg / n8fk/Lifof ; Dk8g ug{clgj fo{u/fp8g\ n8fk/Lifof c8tu8 lj Qlo ljj /0df pNn]vt /sd / vhf; fnf0{kli6 ug]k8f0f k8t ug]; Da6wl ; Dk8g sf0j lw ; 88g x85 . o; /l 5g8 ul/Psf]sf0j lw rfx]hfn; fhl jf ul8tla6 xf] \; f/e8 ?kdf ql6oQmk}tlt xg ; Sg]hfl]vdsf]n8f]h8f ; lxt xfdl] Jofj ; flos lgo6df cfwf/t 5 . To; /l hfl]vdsf]n8f]h8f ug]q8ddf, xfdln]sDkglsf]c8t/s lgo6qof pk/ g}/fo JoQm ug] p2zon]ge0{kl/l:ylt cg; f/ xfdl]n8fk/Lifof sf0j lw tof/ ubf{sDkgln]lj Qlo ljj /0f tof/ Pj -k}tt ug]q8ddf cj nDj g u/8f c8t/s lgo6qof k0ffnlsf]lj Zn]of u/8f 5f8; n8fk/Lif0df Joj :yfg8f/f k8f]udf Nof0Psf n8f l; 4f8tx8 Pj -u/Psf dxlj k0f{cgdfgx8sf]pkoQmtsf]tyf dNof]gsf ; fy}; du]lj Qlo ljj /0f k}tlt8f]n8f]h8f ; d]; dfj 8 x85 .

xfdl]n8fk/Lif0n]xfdl]d8tJonf0{k0f}t cfwf/ k8fg ug]s/fdf xfdl lj Jz :t 5f8;

d8tJo

\$= xfdl8f/f ; Dk8g ul/Psf]k/Lif0sf]cfwf/df kljt8g k8 ub8f]8M

-s_ xfdln]n8fk/Lifof ; Dk8g ug{cfj Zos 7fg8f ; 8gf, :ki6ls/0f / hj fkm kfPsf 5f8;

-v_ xfdln]n8fk/Lifof u/8f >}tfx8sf]cfwf/df xfdl]/odf sDkglsf]lx; fa-lstfa, P8 adf]hd 7ls; u /flvPsf]5 .

-u_ of]kljt8g; u ; Dal8wt ; 88g jf; nft, gfkrf g8; fg lx; fa, gub kj fx ljj /0f / ; 88g cg; 8lx8 g8kn /fi688n]t88f] 9fFf / tl/sf cg; f/ tof/ ul/gsf ; fy}sDkgln]/fv8f]lx; fa lstfa, axlvft >}tf / n8f; u b?:t /x8f 5g\

-3_ xfdl]n8fk/Lif0sf]; dodf sDkglsf]; 8fns ; ldltsf jf kl8lgw jf sg}k8flwsf/l jf sg}sd8f/ln]k8f]nt sf8g lj kl/t n8f ; Da6wl sg}sdfs8 jf clgoldt sfo{u/8f]jf sDkglsf]; DklQ lxfldgf u/8f]jf sDkglsf]xgl g8; fgl u/]u/Psf] xfdl]hfgsf/ldf cfPg .

-4_ xfdl]/odf xfdln]n8fk/Lifof u/8f >}tfx8sf]cfwf/df sDkgln]g8kn /fi688n]lgb8g adf]hd sDkgln]k0f}t k8lsf] /fv8f]tyf ; DklQdf ; Deflj t g8; fgl8f]nflu k0f}t Joj :yf u/8f]5 .

-r_ sDkgln]g8kn /fi688n]lbPsf]lgb8g cg?k sfo{u/8f]5 .

-5_ sDkgln]lglf]k8t{tyf nufglstf]8sf]lxt ; Af0f lj?4 sfo{u/8f]blvPg .

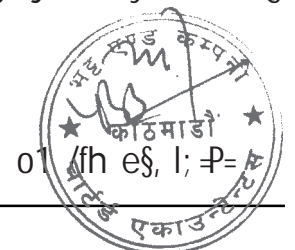
-h_ sDkgln]u/8f]sfo{cf}gf]sfo{8f] leq /x8f]k80of /

-em_ sDkgldf n8f ; Da6wl sg}hfn; fhl u/8f]xfdl]hfgsf/ldf cfPg .

%= xfdl]/odf, ; 88g lj Qlo ljj /0fn]sDkglsf]@)^& cfiif9 d; f8tsf]lj Qlo l:ylt, ; f]ldltdf c8to ePsf]cfly8 j if8f]; 8fng glthf, 0Sjl6ldf ePsf]kl/j t8 tyf gub kj fxsf]oyfy{lraqof u/8f]5 / ; f]sDkgL P8 @)^#, a8 tyf lj Qlo ; 8f ; Da6wl P8 @)^# / g8kn /fi688n]lgb8g cg; f/ tof/ ul/Psf]5 .

ldltM@)^&.)*.!#

:yfgM sf7df8f]g8kn .





hĻaĻ; kmf0ġfg; Inld6Ģ

ldlt @)^ sfltš !! bĵv @)^& cfiff9 d; fġt; Dd
gfkĻf gfš; fg lx; fa

| lj j /)f | cg' rĻ | o; j if ĸ= | ut j if ĸ= |
|--|----------------------|------------------------------------|------------------|
| 1= Jofh cġbfgl 2= Jofh vr{ | 4=18 4=19 | 20,212,450.32 9,159,340.13 | - - |
| vb Aofh cġbfgl | | 11,053,110.19 | - |
| 3= sldzg tyf l*:sfp)^ 4= cġo ; ~rfng cġbfgl 5= ; ^xl #^a(cġbfgl | 4=20 4=21 4=22 | 737,869.39 3,777,476.66 - | - - - |
| sh ; ~rfng cġbfgl | | 15,568,456.24 | - |
| 6= sġf/l vr{ 7= cġo ; ~rfng vr{ 8= ; ^xl #^a(gfš; fg | 4=23 4=24 4=22 | 4,570,634.51 5,995,303.23 - | - - - |
| ; Deflj t gfš; fgl Joj :yf cl#sfl ; ~rfng dġfkĻf | | 5,002,518.50 | - |
| 9= ; Deflj t gfš; fgl Joj :yfxĸ | 4=25 | 2,970,088.53 | - |
| ; ~rfng dġfkĻf | | 2,032,429.97 | - |
| 10= u/ ; ~rfng cġbfgl÷vr{ 11= ; Deflj t gfš; fgl Joj :yfaf^ lkĻtf{ | 4=26 4=27 | - - | - - |
| lgoldt sf/fj f/af^ ePsfj dġfkĻf | | 2,032,429.97 | - |
| 12= c; fġġo sf/fj f/x?af^ ePsfj cġbfgl÷vr{ | 4=28 | - | - |
| ; Dk)fl sf/fj f/ ; dġj z kl%sfj vb dġfkĻf | | 2,032,429.97 | - |
| 13= sġf/l afg; Aoa:yf 14= cfos/ Joj :yf > o; j ifšfl s/ Joj :yf > lj ut j ifš Ddsfl s/ Joj :yf > o; j ifšfl :yug s/ cġbfgl÷vr{ | | 184,766.36 - - 563,599.59 | - - - - |
| vb gfkĻf÷gfš; fg | | 1,284,064.02 | - |

4=18 bĵv 4=28 cg' rĻĸ gfkĻf gfš; fg lx; fj sf cleġg cū xġ\ .

xfġfl cfhsfl ldĻtsfl ; nĻg klĵjġgsfl cfwf/df

oĻ] >ĵ
nyf kġv

lhtġbġfn gsdl{
dxĻkġws

nldĻfn gsdl{
kġw ; #fns

lagfl sġf/ dfgġw/
clġf

o1 /fh eš
rf6ĢPsfġġ6;
eš P08 sġkl

lagfl >ĵ
; #fns

/g' >ĵ
; #fns

ufĻfn /fhe08f/L
; #fns



hjaN; kmf06fG; Inld6B

gfkrf gfS; fg af8kmf8 lx; fa

ldlt @)^ sfltS !! b]v @)^& cfiff9 d; fgt; Dd

| lj j /)f | cg; 'rl | o; j fl 2= | ut j fl 2= |
|--|---------|---------------------|------------|
| cfDbfgl | | | |
| 1= ut j ifD dsfl ; trt d'gfkrf | | - | - |
| 2= o; j ifSfl d'gfkrf | | 1,284,064.02 | - |
| 3= ; ^xl #^a(sff | | - | - |
| hDdf | | 1,284,064.02 | - |
| vr{ | | | |
| 1= ut j ifD dsfl ; trt gfs; fg | | - | - |
| 2= o; j ifSfl gfs; fg | | - | - |
| 3= ; fwf/)f hul*fsff | | 369,532.72 | - |
| 4= ek/L cfpj hul*f | | - | - |
| 5= ; +yf lj sf; sff | | - | - |
| 6= nefz ; dls/)f sff | | - | - |
| 7= sd'f/L ; Da6wl hul*fx2 | | - | - |
| 8= k'tflj t nefz | | - | - |
| 9= k'tflj t afg; zp/ | | - | - |
| 10= lj z]f hul*f sff | | - | - |
| 11= ; ^xl #^a(sff | | - | - |
| 12= khL lkmf{ hul*f sff | | - | - |
| 13= khL ; dfofhg sff | | - | - |
| 14= nufgl ; dfofhg sff | | - | - |
| 15= :yug s/ ; Dklit -ut cf-j =sfl ; dfofhg ; dt_ | | - | - |
| hDdf | | 369,532.72 | - |
| ; l-r t d'gfkrf÷-gfs; fg_ | | 914,531.29 | - |

xfdf] cfhsfl ldltstf ; nlg kljtjbgstf cfwf/df

ou] >]7
nyf kdV

lht{b]hfn gsdl{
dxk66ws

nldlnfn gsdl{
k66w ; #fns

lagf] sdf/ dfg6w/
clblf

o1 /fh eS
rf66Psfp66]6;
eS P08 sDkgL

lagf] >]7
; #fns

/g' >]7
; #fns

uf]fn /fhe08f/L
; #fns



hĻān; kmf06fĢ; Inld6Ģ

gub kj fx lĵj /of

ldlt @)^^ sfltš !! blv @)^& ciff9 d; fġt; Dd

| lĵj /)f | o; j if ģ= | ut j if ģ= |
|---|------------------------|------------|
| -s_ sf/fāf/ ; fngaf^ kj fx | | |
| 1= gub kfĶt | 23,853,650.85 | - |
| 1=1 Aofh cfDbfgl | 20,020,121.55 | - |
| 1=2 sldzg tyf l*:sfp)^ cfDbfgl | 56,052.64 | - |
| 1=3 lj bĵl lj lgdo sf/fāf/af^ cfDbfgl | - | - |
| 1=4 cknjvt shfšfj c; hl | - | - |
| 1=5 cĢo cfDbfgl | 3,777,476.66 | - |
| 2= gub eQmfgl | -18,103,048.53 | - |
| 2=1 Aofh vr{ | -9,026,357.38 | - |
| 2=2 sdĶf/l vr{ | -4,570,634.51 | - |
| 2=3 sfoffho ; fng vr{ | -4,295,090.88 | - |
| 2=4 cfos/ eQmfgl | -210,965.76 | - |
| 2=5 cĢo vr{ | - | - |
| sfoĵt khL (Working Capital) ultlj lw cl#sfj gub kj fx | 5,750,602.32 | |
| ; fng ; DalĢw rfn' ; Dkltdf sdl -j \$ | -288,734,588.54 | |
| 1= dfu tyf cNk ; rgdf kfĶt xġj /sddf sdl+-j \$ | -86,182,249.50 | - |
| 2= cĢo cNksfnlg nufgldf sdl+-j \$ | - | - |
| 3= shf tyf lj N; vl/bdf sdl+-j \$ | -199,474,696.47 | - |
| 4= cĢo ; DklQdf sdl+-j \$ | -3,077,642.57 | - |
| ; -rfng ; DalĢw rfn' bflotj df -sdl +-j \$ | 241,608,092.11 | |
| 1= lglfk bflotj df -sdl +-j \$ | 212,976,395.40 | - |
| 2= ; l^kms)^ ckm l*kfjh^df -sdl +-j \$ | - | - |
| 3= cNksfnlg ; fk^ldf -sdl +-j \$ | 20,000,000.00 | - |
| 4= cĢo bflotj df -sdl +-j \$ | 8,631,696.71 | - |
| -v_ nufgl sf/fāf/df gub kj fx | -15,064,337.84 | |
| 1= bl#sfnlġ nufgldf sdl+-j \$ | -5,000,000.00 | - |
| 2= l:y/ ; DklQdf sdl+-j \$ | -7,348,584.40 | - |
| 3= nufgldf sdl+-j \$ | - | - |
| 4= nfez cfDbfgl | - | - |
| 5= cĢo | -2,715,753.44 | - |
| -u_ lj Qlo >ft sf/fāf/af^ gub kj fx | 102,000,000.00 | |
| 1= bl#sfnlġ C)f -j)^, l*j ĵr/ cfĻb_ df j \$+-sdl | - | - |
| 2= zp/ khldf j \$+-sdl | 102,000,000.00 | - |
| 3= cĢo bflotj df j \$+-sdl | - | - |
| 4= gkfn /fi^ aĵsaf^ kfĶt ; xlnot kġ/shfĶf j \$+-sdl | - | - |
| -#_ gub tyf aĵs dfĶbftsfj lj lgdo b/df ePsfj km/saf^ cfDbfgl vr{ | - | - |
| -a_ o; j ifšfj ; Dk)f(ultlj lwaf^ gub kj fx | 45,559,768.05 | |
| -r_ gub tyf aĵsdf /xĵfj z? dfĶbft | - | - |
| -%_ gub tyf aĵsdf /xĵfj clĢtd dfĶbft | 45,559,768.05 | - |

xfdfj cfhsfj ldltsfj ; nġg klĵj ģgsfj cfwf/df

ou] >Ķ
nyf kĶv

lhtĶbĶfn gsdl{
dxkĶĶws

nldlnfn gsdl{
kĶĶw ; #fns

lagfĶ sĶf/ dfġĶw/
clĶlf

o1 /fh eš
rf6ĢPsfpĶĶĶ;
eš P08 sĶkġl

lagfĶ >Ķ
; #fns

/g' >Ķ
; #fns

ufĶkfn /fhe08f/l
; #fns



հայաստանի Հանրապետության ֆինանսների նախարարություն

ՀՀ ֆինանսների նախարարության կողմից

ՀՀ ֆինանսների նախարարության կողմից

գր. հղ. 4-1

| Լրջ /)f | օ; յ իՖ շ= | ut յ իՖ շ= |
|--|----------------|------------|
| 1= շբ/ կհլ | | |
| 1-1 շլստ կհլ | 400,000,000.00 | - |
| s_ 4,000,000 ; fwf/)f շբ/ կտ շբ/ շ= 100 յ] | 400,000,000.00 | - |
| v_ ===== gg/ *dj յ իկմ/Ֆ; շբ/ կտ շբ/ շ= ===== յ] | - | - |
| u_ ===== / *dj յ իկմ/Ֆ; շբ/ կտ շբ/ շ= ===== յ] | - | - |
| 1-2 հ/լ կհլ | 200,000,000.00 | - |
| s_ 2,000,000 ; fwf/)f շբ/ կտ շբ/ շ= 100 յ] | 200,000,000.00 | - |
| v_ ===== gg/ *dj յ իկմ/Ֆ; շբ/ կտ շբ/ շ= ===== յ] | - | - |
| u_ ===== / *dj յ իկմ/Ֆ; շբ/ կտ շբ/ շ= ===== յ] | - | - |
| 1-3 ռՈւֆ կհլ | 102,000,000.00 | - |
| s_ 1,020,000 ; fwf/)f շբ/ կտ շբ/ շ= 100 յ] | 102,000,000.00 | - |
| v_ ===== gg/ *dj յ իկմ/Ֆ; շբ/ կտ շբ/ շ= ===== յ] | - | - |
| u_ ===== / *dj յ իկմ/Ֆ; շբ/ կտ շբ/ շ= ===== յ] | - | - |
| 1-4 կտֆյ շբ/ | - | - |
| 1-5 ՏՆ; Օգ P*եՖ; | - | - |

| շբ/ :յ իժՏյ Լրջ /)f | օ; յ իՖ շ= | | ut յ իՖ շ= | |
|---------------------------------|------------|----------------|------------|---|
| | % | շբ/ կհլ | շբ/ կհլ | % |
| 1= :յ իժՏյ :յ իժՏյ | 100.00 | 102,000,000.00 | - | - |
| 1-1 գկֆն ; /sf/ | - | - | - | - |
| 1-2 թՏԷ յ սՖյ Օհֆտկզկֆտ ; +yfxշ | - | - | - | - |
| 1-3 շՕ Օհֆտկզկֆտ ; +yfxշ | - | - | - | - |
| 1-4 շՕ ; +yfxշ | - | - | - | - |
| 1-5 ; յ { fwf/)f | 100.00 | 102,000,000.00 | - | - |
| 1-6 շՕ | - | - | - | - |
| 2= թլշՏ :յ իժՏյ | - | - | - | - |
| հՏժֆ | 100.00 | 102,000,000.00 | - | - |



hĻaĻ; knf0ġfġ; Inld6Ģ

)-% klrtzt jf ; fġġbf a9L :jfldTj ePsf]zġ/wglxġsf]ljz /Of

-@)^& cfiif9 d; fġt_

| qġ; * | lj j /)f | % | rQif /sd ġ= |
|-------|------------------------|------|---------------|
| 1 | nldl nfn gsdł | 6=66 | 13,310,000.00 |
| 2 | lty{ dfof knfġrġġ | 6=40 | 12,800,000.00 |
| 3 | nldl sġf/L gsdł | 2=50 | 5,000,000.00 |
| 4 | kġft l#ld/ | 2=50 | 5,000,000.00 |
| 5 | lagġb >] & | 2=50 | 5,000,000.00 |
| 6 | *f= x/L nfn gsdł | 2=25 | 4,500,000.00 |
| 7 | /ġf gsdł | 2=23 | 4,450,000.00 |
| 8 | /ġł >] & | 1=75 | 3,500,000.00 |
| 9 | lagġb sġf/ dfġġw/ | 1=50 | 3,000,000.00 |
| 10 | cfġ /fh vj fpġł | 1=42 | 2,844,000.00 |
| 11 | ufkfn /fhe)*f/L | 1=00 | 2,000,000.00 |
| 12 | *f= 0ġb k fb kġfklit | 1=00 | 2,000,000.00 |
| 13 | laho zfSo | 1=00 | 2,000,000.00 |
| 14 | dġġł b j /fġġf/ | 1=00 | 2,000,000.00 |
| 15 | /fhġb zfSo | 1=00 | 2,000,000.00 |
| 16 | ġġb nldl gsdł -zfSo_ | 0=95 | 1,900,000.00 |
| 17 | cugf knfġrġġ | 0=50 | 1,000,000.00 |
| 18 | lty{ sfhl dxhg | 0=50 | 1,000,000.00 |
| 19 | /ġł nfn dxhg | 0=50 | 1,000,000.00 |
| 20 | dxġ k fb l/hfn | 0=50 | 1,000,000.00 |
| 21 | afġł bf; tfġġsf/ | 0=50 | 1,000,000.00 |
| 22 | hog kġwfg | 0=50 | 1,000,000.00 |
| 23 | ; ġ; n /Tg :yflkt | 0=50 | 1,000,000.00 |
| 24 | cfġ sf/ġ gsdł | 0=50 | 1,000,000.00 |
| 25 | kġsf; dfġ s+ fsf/ | 0=50 | 1,000,000.00 |
| 26 | uuf /fd vġfn | 0=50 | 1,000,000.00 |
| 27 | xl/x/ (ġwfg | 0=50 | 1,000,000.00 |
| 28 | Zofd ; ġġł | 0=50 | 1,000,000.00 |
| 29 | /fhł nfn >] & | 0=50 | 1,000,000.00 |
| 30 | la/ġb kġwfgġ | 0=50 | 1,000,000.00 |
| 31 | agj f/L kġ zfX | 0=50 | 1,000,000.00 |



hllan; kmf06fg; Inld68

hu8f tyf sflfx;

-@)^& cfiff9 d; fgt_

cg⁹ rl 4=2

| lj j /)f | o; j if 2= | ut j if 2= |
|---|---------------------|------------|
| 1= ; fwf/)f÷awflgs hu]*f sff | 369,532.72 | - |
| 2= khlut hu]*f sff | - | - |
| 2=1 zþ/ lkldod | - | - |
| 3= khl lkmff hu]*f sff -Capital Redemption Reserve_ | - | - |
| 4= khl ; dfofhg sff | - | - |
| 5= c6o hu]*f tyf sff | - | - |
| 5=1 ek/l cfpj hu]*f | - | - |
| 5=2 ; +yf lj sf; sff | - | - |
| 5=3 nfez ; lds/)f sff | - | - |
| 5=4 lj zjf hu]*f sff | - | - |
| 5=5 ; DklQ kgðNof8g sff | - | - |
| 5=6 :yug s/ hu]*f | - | - |
| 5=7 c6o ; j t6g sff | - | - |
| 5=8 c6o hu]*f sff | - | - |
| 6= ; l-rt gfkf÷gf8; fg | 914,531.29 | - |
| 7= ; ^xl #^a(sff | - | - |
| hDdf | 1,284,064.02 | - |

C0fkq tyf j08

-@)^& cfiff9 d; fgt_

cg⁹ rl 4=3

| lj j /)f | o; j if 2= | ut j if 2= |
|--|------------|------------|
| 1= ===== klztz j)* ÷C)fkq kl t j)*÷C)fkq ==?= n ===== ldlt ===== df hf/l ePsfj / ldlt=====df rStf xg -xfn; Ddsfj Redemption Reserve /sd ?= =====. _ | - | - |
| 2= ===== klztz j)* ÷C)fkq kl t j)*÷C)fkq ==?= n ===== ldlt ===== df hf/l ePsfj / ldlt=====df rStf xg -xfn; Ddsfj Redemption Reserve /sd ?= =====. _ | - | - |
| 3= ===== | - | - |
| hDdf 1@2@3 | - | - |

ltg{af8l shf{-; fk6l_

-@)^& cfiff9 d; fgt_

cg⁹ rl 4=4

| lj j /)f | o; j if 2= | ut j if 2= |
|-----------------------------|----------------------|------------|
| s= :j bzl | | |
| 1= gkfn ; /sf/ | - | - |
| 2= gkfn /fi^e a8 | - | - |
| 3= l/kfj bfloTj | - | - |
| 4= c6t/ a8 tyf lj Qlo ; +yf | 20,000,000.00 | - |
| 5= c6o ; ul&t ; +yfx | - | - |
| 6= c6o | - | - |
| hDdf | 20,000,000.00 | - |
| v= lj bzl | | |
| 1= a8x | - | - |
| 2= c6o | - | - |
| hDdf | - | - |
| hDdf -s@v_ | 20,000,000.00 | - |



հաճախ; կմօգրգ; ԼնԻԺՅ

Լրլիք Լք; Բա
-@)^& շիբ9 ը; Բտ_

շր; րԼ 4=5

| Լյ յ /)բ | օ; յիք շ= | տ յիք շ= |
|--|-----------|----------|
| 1= յօհ Լտղ ցկղ վտֆշ | - | - |
| Տ= րՆտԼ Լք; Բա | - | - |
| 1= :յ յլ շԼ ըԵլԲԲ | - | - |
| 1=1 ցկֆն ; /ՏԲ/ | - | - |
| 1=2 ղՏԲ յ յՍԲ Օհֆտկ ց կլտ Լյ ՕԼօ ; յֆշ | - | - |
| 1=3 շՂօ Օհֆտկ ց կլտ Լյ տԼօ ; յֆշ | - | - |
| 1=4 շՂօ ; լևտ ; յֆշ | - | - |
| 1=5 յՕԼՕտ | - | - |
| 1=6 շՂօ | - | - |
| 2= Լյ յլ շԼ ըԵլԲԲ | - | - |
| 2=1 ցկֆն ; /ՏԲ/ | - | - |
| 2=2 ղՏԲ յ յՍԲ Օհֆտկ ց կլտ Լյ ՕԼօ ; յֆշ | - | - |
| 2=3 շՂօ Օհֆտկ ց կլտ Լյ տԼօ ; յֆշ | - | - |
| 2=4 շՂօ ; լևտ ; յֆշ | - | - |
| 2=5 յՕԼՕտ | - | - |
| 2=6 շՂօ | - | - |
| վ= ըֆիղ | - | - |
| 1= ՏԲլֆ/Լ հԲտ | - | - |
| 2= հԲտ ըֆիղ | - | - |
| 3= կլտկ Բֆղ | - | - |
| Ս= շՂօ | - | - |
| 1= :յ յլ շԼ ըԵլԲԲ | - | - |
| 1=1 Լյ ՕԼօ ; յֆշ | - | - |
| 1=2 շՂօ ; լևտ ; յֆշ | - | - |
| 1=3 յՕԼՕտ | - | - |
| 2= Լյ յլ շԼ ըԵլԲԲ | - | - |
| 2=1 Լյ ՕԼօ ; յֆշ | - | - |
| 2=2 շՂօ ; լևտ ; յֆշ | - | - |
| 2=3 յՕԼՕտ | - | - |
| Աօհ Լտղ ցկղ վտֆշ ՏԲ հըԲ | - | - |

| | | |
|------------------------------------|-----------------------|---|
| 2= յօհ Լտղ ցկղ վտֆշ | 161,015,526.40 | - |
| Տ= արտ Լք; Բա | 161,015,526.40 | - |
| 1= :յ յլ շԼ ըԵլԲԲ | - | - |
| 1=1 ; # ; յֆշ | - | - |
| 1=2 յՕԼՕտ | 53,839,498.23 | - |
| 1=3 շՂօ (Corporate Account) | 107,176,028.17 | - |
| 2= Լյ յլ շԼ ըԵլԲԲ | - | - |
| 2=1 ; # ; յֆշ | - | - |
| 2=2 յՕԼՕտ | - | - |
| 2=3 շՂօ | - | - |
| վ= ըՅտԼ Լք; Բա | 51,960,869.00 | - |
| 1= :յ յլ շԼ ըԵլԲԲ | 51,960,869.00 | - |
| 1=1 ; # ; յֆշ | 950,000.00 | - |
| 1=2 յՕԼՕտ | 51,010,869.00 | - |
| 1=3 շՂօ | - | - |
| 2= Լյ յլ շԼ ըԵլԲԲ | - | - |
| 2=1 ; # ; յֆշ | - | - |
| 2=2 յՕԼՕտ | - | - |
| 2=3 շՂօ | - | - |
| Ս= ըֆյՍԲ ավտ Լտղ ցկղ Լք; Բա | - | - |
| 1= :յ յլ շԼ ըԵլԲԲ | - | - |
| 1=1 Տ յ յՍԲ Օհֆտկ ց կլտ ; յֆշ | - | - |
| 1=2 շՂօ Օ= կֆ= Լյ ՕԼօ ; յֆշ | - | - |
| 1=3 շՂօ ; լևտ ; յֆշ | - | - |
| 1=4 յՕԼՕտ | - | - |
| 1=5 շՂօ | - | - |
| 2= Լյ յլ շԼ ըԵլԲԲ | - | - |
| 2=1 Տ յ յՍԲ Օհֆտկ ց կլտ ; յֆշ | - | - |
| 2=2 շՂօ Օ= կֆ= Լյ ՕԼօ ; յֆշ | - | - |
| 2=3 շՂօ ; լևտ ; յֆշ | - | - |
| 2=4 յՕԼՕտ | - | - |
| 2=5 շՂօ | - | - |
| #= ; Լ^կևՏԼ^ շկ Լ^կլհ^ | - | - |
| 1= ; լևտ ; յֆ | - | - |
| 2= յՕԼՕտ | - | - |
| 3= շՂօ | - | - |
| Աօհ Լտղ ցկղ վտֆշ ՏԲ հըԲ | 212,976,395.40 | - |
| -1@2_ հըԲ Լրլիք | 212,976,395.40 | - |



hJlān; kmf0gfg; lnld6Ģ

eQmfgl lbg' kgJlanxĶ

-@)^& cfiff9 d; fgt_

cg[!]rl 4=6

| lj j /)f | o; j if Ķ= | ut j if Ķ= |
|----------------|------------|------------|
| 1= :j bĶzL dbf | - | - |
| 2= lj bĶzL dbf | - | - |
| hDdf | - | - |

cĶo bfloTj

-@)^& cfiff9 d; fgt_

cg[!]rl 4=7

| lj j /)f | o; j if Ķ= | ut j if Ķ= |
|---|---------------------|------------|
| 1= kĶ; g=pkbfĶ sff | - | - |
| 2= sdrf/l ; ~ro sff | - | - |
| 3= sdrf/l sNof) sff | - | - |
| 4= sdrf/l j fg; Joj :yf | 184,766.36 | - |
| 5= lglfkdf eQmfgl lbg afsl Aofh | 111,448.51 | - |
| 6= ;fk^ldf eQmfgl lbg afsl Aofh | 21,534.24 | - |
| 7= kfsl g; sĶsfj l*:sfp)^ / sldzg | - | - |
| 8= ;) *k qm*^; { | 86,957.15 | - |
| 9= zfvf ldnfg lx; fa | - | - |
| 10= :yug s/ bfloTj | 563,599.59 | - |
| 11= eQmfgl lbg afsl nfezĶ | - | - |
| 12= cĶo | - | - |
| s= s/ sĶl | 27,938.69 | - |
| v= njvf kl/lf)f zNs | 72,475.00 | - |
| u= zp/ ; sng sĶb j fkt eQmfgl lbg afsl /sd | 8,578,625.87 | - |
| hDdf | 9,647,345.41 | - |

gub dfĶbft

-@)^& cfiff9 d; fgt_

cg[!]rl 4=8

| lj j /)f | o; j if Ķ= | ut j if Ķ= |
|------------------------------|---------------------|------------|
| 1= :j bĶzL dbf -l; Ssf ; dt_ | 3,831,883.66 | - |
| 2= lj bĶzL dbf | - | - |
| hDdf | 3,831,883.66 | - |

gkfn /fi6«aĶdf /xĶf] dfĶbft

-@)^& cfiff9 d; fgt_

cg[!]rl 4=9

| lj j /)f | :j bĶzL dbf | lj bĶzL dbf Ķ=df | | | sh Ķ= | ut j if Ķ= |
|-----------------|--------------|------------------|----------------|------|--------------|------------|
| | | ef=Ķ | kl/j To{ lj=d= | hDdf | | |
| 1= gkfn /fi^ aĶ | 5,686,402.24 | - | - | - | 5,686,402.24 | - |
| s= rNtl vftf | 5,686,402.24 | - | - | - | 5,686,402.24 | - |
| v= cĶo vftf | - | - | - | - | - | - |



հայաստանի Հանրապետության ֆինանսների նախարարություն

աջակցություն և ֆինանսավորում / ֆինանսական հոսքերի մեկնում
- @ ^ & c f i f f 9 d ; f g t _

cg⁹ r l 4=10

| լրջ /)f | :j bzl dbf | lj bzl dbf շ=df | | | sh շ= | ut j if շ= |
|-----------------------------|----------------------|-----------------|-----------------|----------|----------------------|------------|
| | | ef=շ | kl/j To(lj =d= | hDdf | | |
| 1= :j bzl Ohfhtkqkft ; +yfx | 36,041,482.15 | - | - | - | 36,041,482.15 | - |
| S= rNtl vftf | 1,399,950.00 | - | - | - | 1,399,950.00 | - |
| V= cGo vftf | 34,641,532.15 | - | - | - | 34,641,532.15 | - |
| 2= lj bzl ajs | - | - | - | - | - | - |
| S= rNtl vftf | - | - | - | - | - | - |
| V= cGo vftf | - | - | - | - | - | - |
| hDdf | 36,041,482.15 | - | - | - | 36,041,482.15 | - |

գլխավոր և ֆինանսական հոսքերի մեկնում / ֆինանսական հոսքերի մեկնում շ=3,71,18,816.14

dfu tyf cNk ; r g f d f k f (t x g] / s d x

- @ ^ & c f i f f 9 d ; f g t _

cg⁹ r l 4=11

| լրջ /)f | o; j if շ= | ut j if շ= |
|---------------|----------------------|------------|
| 1= :j bzl dbf | 86,182,249.50 | - |
| 2= lj bzl dbf | - | - |
| hDdf | 86,182,249.50 | - |

nufgl

- @ ^ & c f i f f 9 d ; f g t _

cg⁹ r l 4=12

| լրջ /)f | kpfhg | | o; j if շ= | ut j if շ= |
|--------------------------------------|----------|---------------------|---------------------|------------|
| | Jofkl/s | cGo | | |
| 1= gkn ; /sf/sf ^h/l lan | - | - | - | - |
| 2= gkn ; /sf/sf artkq | - | - | - | - |
| 3= gkn ; /sf/sf cGo C)fkq | - | 5,000,000.00 | 5,000,000.00 | - |
| 4= g/f= ajs C)fkq | - | - | - | - |
| 5= labzl C)fkq | - | - | - | - |
| 6= :j bzl Ohfhtkqkft ; +yf | - | - | - | - |
| 7= labzl ajs | - | - | - | - |
| 8= ; ul&t ; +yfx?sf] zp/ | - | - | - | - |
| 9= ; ul&t ; +yfx?sf] l*j jr/ tyf a)* | - | - | - | - |
| 10= cGo nufgl | - | - | - | - |
| sh nufgl | - | 5,000,000.00 | 5,000,000.00 | - |
| Jo j :yf | - | - | - | - |
| vb nufgl | - | 5,000,000.00 | 5,000,000.00 | - |



hllan; knf06fg; Inld68

z8/, l8a8r/ tyf j08df nufgl

cg⁸ r1 4=12-s

| lj j /)f | k/n dfln ¿ = | ahf/ dNo cg ⁸ f/ ¿ = | JoJ :yf /sd ¿ = | ut j if ¿ = |
|--|-----------------|------------------------------------|--------------------|----------------|
| 1= zb/ nufgl 1=1 ===== sDkgl -kf=ln÷ln= =====; fwf/)f zb/, kljt zb/=====nj rDif | - | - | - | - |
| 2= l*j8r/ tyf j)* nufgl 2=1 ===== sDkgl -kf=ln÷ln= =====kljtzt l*j8r/ tyf j)* kljt l*j8r/÷j)* ¿===== n ===== | - | - | - | - |
| sh nufgl | - | - | - | - |
| 3= hfjvd ; Da6wl JoJ :yf 3=1 ut j if8 Ddsfj JoJ :yf 3=2 o; j if8fj yk=#^ | - | - | - | - |
| sh JoJ :yf | - | - | - | - |
| vb nufgl | - | - | - | - |

Jofkfl/s nufgl (Held for Trading)

-@)^& cfiff9 d; flt_

cg⁸ r1 4=12=1

| lj j /)f | k/n dNo | kl%Nnfj ahf/ dNo -s_ | xfnsfj ahf/ dNo -v_ | o; j if gfkf+ -gf8; fg_ -v-s_ | ut j if gfkf+gf8; fg /sd | s)knot |
|---|---------|----------------------------|---------------------------|--|--------------------------------|--------|
| 1= gkfn ; /sf/sfj ^h/l lj n | - | - | - | - | - | - |
| 2= gkfn ; /sf/sfj art kq | - | - | - | - | - | - |
| 3= gkfn ; /sf/sfj c6o C)fkq | - | - | - | - | - | - |
| 4= gkfn /fi^r a8 C)fkq | - | - | - | - | - | - |
| 5= labzl C)fkq | - | - | - | - | - | - |
| 6= :j bzL Ohfhtkqkflkt ; yfsfj zb/ | - | - | - | - | - | - |
| 7= :j bzL Ohfhtkqkflkt ; yfsfj l*j8r/ tyf j)* | - | - | - | - | - | - |
| 8= :j bzL ; ul&t ; yfsfj zb/, l*j8r/ tyf j)* | - | - | - | - | - | - |
| 9= lj bzL a8 nufgl -Placement_ | - | - | - | - | - | - |
| 10= Interbank Lending | - | - | - | - | - | - |
| 11= c6o nufgl | - | - | - | - | - | - |
| sh nufgl | - | - | - | - | - | - |



hijaļ; kmf06fG; Inld6B

eQnfgl Idlt; Dd wf/Of ugInufgl (Held to Maturity)

-@)^& cliff9 d; fgt_

cg^o rl 4=12=2

| lj j /)f | k/n dNo -s_ | xfn; Ddsfj lflt /sd -v_ | o; j ifSfj lflt /sd -u_ | o; j if gfkf+-gfS; fg_ -s-v-u_ | ut j if gfkf+-gfS; fg_ /sd | s)knot |
|---|---------------------|-------------------------------|-------------------------------|--------------------------------------|----------------------------------|--------|
| 1= gkfn ; /sf/sfj ^h/L lj n | - | - | - | - | - | |
| 2= gkfn ; /sf/sfj art kq | 5,000,000.00 | - | - | - | - | |
| 3= gkfn ; /sf/sfj cGo C)fkq | - | - | - | - | - | |
| 4= gkfn /fi^e aS C)fkq | - | - | - | - | - | |
| 5= labZL C)fkq | - | - | - | - | - | |
| 6= :j bZL Ohfhtkqkfkkt ; yfsfj zp/ | - | - | - | - | - | |
| 7= :j bZL Ohfhtkqkfkkt ; yfsfj l*j}r/ tyf j)* | - | - | - | - | - | |
| 8= :j bZL ul&t ; yfsfj zp/, l*j}r/ tyf j)* | - | - | - | - | - | |
| 9= lj bZL aS nufgl -Placement_ | - | - | - | - | - | |
| 10= cGo nufgl | - | - | - | - | - | |
| sh nufgl | 5,000,000.00 | - | - | - | - | |

laqmsf]nflu pknJw nufgl (Available for Sale)

-@)^& cliff9 d; fgt_

cg^o rl 4=12=3

| lj j /)f | k/n dNo | kl%Nnfj ahf/ dNo -s_ | xfnsfj ahf/ dNo -v_ | o; j if{ sfjif ; dfof]hg /sd -v-s_ | ut j if gfkf+-gfS; fg_ /sd | s)knot |
|---|---------|----------------------------|---------------------------|--|----------------------------------|--------|
| 1= gkfn ; /sf/sfj ^h/L lj n | - | - | - | - | - | |
| 2= gkfn ; /sf/sfj art kq | - | - | - | - | - | |
| 3= gkfn ; /sf/sfj cGo C)fkq | - | - | - | - | - | |
| 4= gkfn /fi^e aS C)fkq | - | - | - | - | - | |
| 5= labZL C)fkq | - | - | - | - | - | |
| 6= :j bZL Ohfhtkqkfkkt ; yfsfj zp/ | - | - | - | - | - | |
| 7= :j bZL Ohfhtkqkfkkt ; yfsfj l*j}r/ tyf j)* | - | - | - | - | - | |
| 8= :j bZL ul&t ; yfsfj zp/, l*j}r/ tyf j)* | - | - | - | - | - | |
| 9= lj bZL aS nufgl -Placement_ | - | - | - | - | - | |
| 10= cGo nufgl | - | - | - | - | - | |
| sh nufgl | - | - | - | - | - | |



hlaan; kmfOgff; Inld6B

shf{; fk6 tyf lan vl/b julS/Of / ; fSf]nflu Joj :yf
 -e)^& cfiff9 d; fct_

cg; r l 4=13

| I J J / f | shf | | | | | | ut j if Z= |
|---|------------|--------|----------------------------------|------|----------|------|----------------------------------|
| | : j bZ L | | | hddf | : j bZ L | hddf | |
| | kfylds ifq | | c6o | | | | |
| | ij ldt | cj ldt | | | | | |
| 1= ; lqno shf(; fk^ (Performing) 1=1 C; n 1=2 C; nsf kg/tfinsls/)f+kg/; #r gf 2= lgl; qno shf(; fk^ (Non Performing) 2=2 sd; n 2=3 zsf:kb 2 =4 v/fa | - | - | 199,474,696.47 199,474,696.47 | - | - | - | 199,474,696.47 199,474,696.47 |
| -s_ sh shf | - | - | 199,474,696.47 | - | - | - | 199,474,696.47 |
| 3= shf gfS; fgl Joj :yf 3=1 C; n 3=2 kg/tfinsls/)f+kg/; #r gf 3=3 sd; n 3=4 zsf:kb 3=5 v/fa | - | - | 2,970,088.53 | - | - | - | 2,970,088.53 |
| -v_ sn Joj :yf | - | - | 2,970,088.53 | - | - | - | 2,970,088.53 |
| 4= ut j ift Ddsf Joj :yf 4=1 C; n 4=2 kg/tfinsls/)f+kg/; #r gf 4=3 sd; n 4=4 zsf:kb 4=5 v/fa | - | - | - | - | - | - | - |
| -u_ ut j ift Ddsf sn Joj :yf | - | - | - | - | - | - | - |
| -#_ ut j ifsf Joj :yfaf^ lkatf | - | - | - | - | - | - | - |
| -a_ o; j ifsf yk Joj :yf | - | - | 2,970,088.53 | - | - | - | 2,970,088.53 |
| o; j ifsf vb yk+#+ | - | - | 2,970,088.53 | - | - | - | 2,970,088.53 |
| vb shf -s-v_ | - | - | 196,504,607.94 | - | - | - | 196,504,607.94 |



հայաստանի Հանրապետության
Կրթության և գիտության նախարարություն
ՀՀ կրթության և գիտության նախարարության
-@)^& cliff9 d; fgt_

cg, rL 4=13 -s_

| ԼՂ /)f | o; յի՛ ւ= | ut յի՛ ւ= |
|---|-----------------------|-----------|
| -s_ ;/lft | | |
| 1= rn+crn ; DklQsfj ; /l)fdf | 191,169,696.47 | - |
| 2= :j bzl Ohfhkqkfkkt ; +yfsj hdfgtdf | - | - |
| 3= ; /sf/l hdfgtdf | - | - |
| 4= cft/fi^o >)flst ajsfj hdfgtdf | - | - |
| 5= lgoft sfuhft (Export Document) sfj ; /l)fdf | - | - |
| 6= d@tl /l; bsfj ; /l)fdf | - | - |
| -s_ ; +yfsj cfkmg) d@tl /l; bsfj ; /l)fdf | 8,305,000.00 | - |
| -v_ cGo Ohfhkq kfkkt ; +yfsj d@tl /l; bsfj ; /l)fdf | - | - |
| 7= ; /sf/l C)fkqsfj ; /l)fdf | - | - |
| 8= sfp)^/ hdfgtdf | - | - |
| 9= JolQmut hdfgtdf | - | - |
| 10= cGo ; /l)fdf | - | - |
| -v_ c; /lft | - | - |
| hDdf | 199,474,696.47 | - |





hJlaln; knf06fg; Inld68

cGo ; DklQ

-@)^& cfiff9 d; fgt_

cg; rl 4=16

| lj j /)f | o; j if 2= | ut j if 2= |
|----------------------------------|---------------------|------------|
| 1= d; nGb dfHbft | - | - |
| 2= nufglaf c; h ugf afsl cfDbfgl | 192,328.77 | - |
| 3= shfd c; h ugf afsl Aofh | 115,819.87 | - |
| Gog Aofh dNtjL /sd | -115,819.87_ | - |
| 4= c; h ugf afsl sldzg | 681,816.75 | - |
| 5= ; G*k *j; { | 700 | - |
| 6= sdf/f/L ; fk^L / kZsl | 2,712,055.18 | - |
| 7= clud eQifgl | 7,772.72 | - |
| 8= dfu4y gub | - | - |
| 9= dfu4y cGo -rjs ; dt_ | - | - |
| 10= lj gf ; rgf *fkil^sfj eQifgl | - | - |
| 11= cknjvg x4g afsl vr{ | 2,325,875.41 | - |
| 12= zfvf ldnfg lx; fa | - | - |
| 13= :yug s/ ; DklQ | - | - |
| 14= cGo | | |
| 14=1 w/fj^L | 9,000.00 | - |
| 14=2 clud cfos/ | 210,965.76 | - |
| 14=3 cGo | 348,114.67 | - |
| hDdf | 6,488,629.26 | - |

cGo ; DklQ -yk lj j /Of_

-@)^& cfiff9 d; fgt_

cg; rl 4=16 -s_

| lj j /)f | o; j if 2= | | | | ut j if 2= |
|---------------------------------|------------|-----------------------------|--------------------|------------|------------|
| | 1 j if Dd | 1 j ifb v dfly 3 j if Dd | 3 j ifeGbf dfly | hDdf | |
| 1= shfd c; h ugf afsl Aofh | 115819.87 | - | - | 115,819.87 | - |
| 2= lj gf ; rgf *fkil^sfj eQifgl | - | - | - | - | - |
| 3= zfvf ldnfg lx; fa | - | - | - | - | - |
| 4= :j bzL lj bzL Phj; l lx; fa | - | - | - | - | - |



հայաստանի Հանրապետության ֆինանսների նախարարություն

ՀՀ ֆինանսների նախարարության կողմից

ՀՀ ֆինանսների նախարարության կողմից

գր. հ/լ 4-17

| Լրջ /)f | o; j if շ= | ut j if շ= |
|---|------------|------------|
| 1= ; +yf pk/ bfal k/ճfj t/ ; +yfn] bfloTj :jlsf/ gu/ճfj | - | - |
| 2= կ ttkqxչ -k/f /sd_ | - | - |
| -s_ 6 dlxgf eճbf sd cj lwsfj | - | - |
| -v_ 6 dlxgf eճbf a(L cj lwsfj | - | - |
| 3= կծմ l*:sfp)^ ul/Psf lanxչ | - | - |
| 4= Dofb gfl# g; sճsfj Uof/Յ^L÷a)* | - | - |
| -s_ la* a)* | - | - |
| -v_ k/km/dճ; a)* | 250,000.00 | - |
| -u_ cGo Uof/)^L÷a)* | - | - |
| 5= rQif jf eQifg xծ afճl zp/ nufgl | - | - |
| 6= km/j f*{ PS:r}-h sG^fS^sfj afճl bfloTj xչ | - | - |
| 7= snճ; gdf /xճsf lanxչ | - | - |
| 8= d-h/L tyf ; dyծ (Acceptance & Endorsement) | - | - |
| 9= կ fofelt կ ta\$tf (Underwriting Commitment) | - | - |
| 10= ckl/j To{ shf{ կ ta\$tf (Irrevocable Loan Commitment) | - | - |
| 11= cGt/fli^o >)flst aճsfj sfp)^/ Uof/)^Ldf lbPsfj Uof/)^L | - | - |
| 12= clud eQifgl Uof/)^L (Advance Payment Guarantee) | - | - |
| 13= shf{ kj fxsfj nflu lj Qlo hdfgt (Financial Guarantee) | - | - |
| 14= cfos/ j fkt ; Deflj t bfloTj (Contingent Liabilities on Income Tax) | - | - |
| 15= ===== | - | - |



hllaN; kmf00fg; Inld6B

Jofh cfdBfgl

ldlt !! sfltS @)^^ bljv cfiff9 d; fgt @)^& ; Dd

cg' rl 4=18

| lj j /)f | o; j if z= | ut j if z= |
|--|---|--|
| s= shfl ; fk^ / clwj sifdf 1= shfl ; fk^ 2= clwj sifl | 12,995,316.64 | - |
| v= nufgldf 1= gkfn ; /sf/sfl ; %lf)fkq -s_ ^h/l laN; -v_ lj sf; C)fkq -u_ /fli^o artkq 2= lj bzL C)fkq -s_ -v_ 3= gkfn /fi^e aBsfj C)fkq 4= l*J}r/ tyf a)* 5= cgt/ aB nufgldf Jofh -s_ aB÷lj Qlo ; +yfxz -v_ cGo ; +yfxz | 151,108.44 - - - - - - - - 2,264,342.48 - | - - - - - - - - - - |
| u= PhB; L dfjBftdf 1= :j bzL aB÷lj Qlo ; +yfxz 2= lj bzL aBxZ | - - | - - |
| #= dfu tyf cNk; rgdf klkt xbj dfjBftdf 1= :j bzL aB÷lj Qlo ; +yfxz 2= lj bzL aBxZ | 3,680,886.39 - | - - |
| a= cGodf 1= ; l^kms)^ ckm l*kflh^ 2= cgt/ aB÷lj Qlo ; +yf shfl 3= cGo | - - 1,120,796.37 | - - - |
| hDdf | 20,212,450.32 | - |



hllan; kmf00fg; Inld68

Jofh vr{

ldlt !! sflt8 @)^^ blv cfiff9 d; f8t @)^& ; Dd

cg^a r/l 4=19

| lj j /)f | o; j if 8= | ut j if 8= |
|-------------------------------------|---------------------|------------|
| s= lglfk bflotj df | | |
| 1= d8tl lglfk | | |
| 1=1 :j bzl dbf | 2,030,350.03 | - |
| 1=2 lj bzl dbf | - | - |
| 2= art lglfk | | |
| 2=1 :j bzl dbf | 2,040,987.54 | - |
| 2=2 lj bzl dbf | - | - |
| 3= dfuf8j avt ltgl kgj lglfk | | |
| 3=1 :j bzl dbf | 4,124,934.06 | - |
| 3=2 lj bzl dbf | - | - |
| 4= ; l^kms^ ckml *kflh^t | | |
| 4= ; l^kms^ ckml *kflh^t | - | - |
| v= shfl ; fk^df | | |
| 1= C)fkq tyf a)* | - | - |
| 2= gkfn /fi^a a8saf^ kflkt shfl | - | - |
| 3= c8t/ a88÷lj Qlo ; +yf shfl | 963,068.50 | - |
| 4= c8o ; ul&t ; +yf | - | - |
| 5= c8o shfl | - | - |
| u= c8odf | | |
| 1= ===== | - | - |
| 2= ===== | - | - |
| hDdf | 9,159,340.13 | - |

sldzg tyf l8:sfp06

ldlt !! sflt8 @)^^ blv cfiff9 d; f8t @)^& ; Dd

cg^a r/l 4=20

| lj j /)f | o; j if 8= | ut j if 8= |
|----------------------------------|-------------------|------------|
| s= lan; v/lb tyf l*:sfp)^ | | |
| 1= :j bzl | - | - |
| 2= lj bzl | - | - |
| v= sldzg | | |
| 1= klttkq | - | - |
| 2= hdfgkq | 9,375.00 | - |
| 3= sn8; g lkm | - | - |
| 4= /jd^8; lkm | 6,438.64 | - |
| 5= qll*^ sf*{ | - | - |
| 6= zp/ kl8ofelt÷lgisfzg | 681,816.75 | - |
| 7= ; /sf/l sf/flaf/ afkt | - | - |
| 8= 0=kf= sldzg afkt | - | - |
| 9= a8f c8dbfgl | - | - |
| u= c8o | 40,239.00 | - |
| hDdf | 737,869.39 | - |



hllaN; kmf0gfg; Inld6B

cGo ; ~rfng cfbfogl

ldlt !! sflt\$ @)^^ blv cfiff9 d; fgt @)^& ; Dd

cg! rl 4=21

| lj j /)f | o; j if 2= | ut j if 2= |
|------------------------------------|---------------------|------------|
| 1= ; km l*kflh^ eN^sfj ef*f | - | - |
| 2= qm^*^sf*{ lgisf; g tyf gj ls/)f | - | - |
| 3= ATM sf*{ lgisfzg tyf gj ls/)f | - | - |
| 4= ^hS; ÷l^=^ | - | - |
| 5= ; j f zNs | 3,660,167.89 | - |
| 6= gj ls/)f zNs | - | - |
| 7= cGo | 117,308.77 | - |
| hDdf | 3,777,476.66 | - |

; 6xl 36a9 cfbfogl÷gf\$; fg

ldlt !! sflt\$ @)^^ blv cfiff9 d; fgt @)^& ; Dd

cg! rl 4=22

| lj j /)f | o; j if 2= | ut j if 2= |
|---------------------------------------|------------|------------|
| -s_ lj lgdo b/df ePsfj km/saf^ | - | - |
| -v_ lj bzL dbf sf/faf/af^ -a\$ afx)s_ | - | - |
| hDdf cfbfogl÷-gf\$; fg_ | - | - |

sdff/l vr{

ldlt !! sflt\$ @)^^ blv cfiff9 d; fgt @)^& ; Dd

cg! rl 4=23

| lj j /)f | o; j if 2= | ut j if 2= |
|----------------------------|---------------------|------------|
| 1= tna | 3,258,366.00 | - |
| 2= eQf | 572,332.71 | - |
| 3= ; ~rosfjfdf yk | 321,108.30 | - |
| 4= tflnd vr{ | 3,000.00 | - |
| 5= kfzfs | - | - |
| 6= cfjfwfkrf/ | 236,220.00 | - |
| 7= aldf | - | - |
| 8= kf; g tyf pkbfj Joj :yf | - | - |
| 9= cGo | 179,607.50 | - |
| hDdf | 4,570,634.51 | - |



hĻaĻ; kmf0ġfġ; Inld6Ģ

cġo ; ~rfng vr{

ldlt !! sfltš @)^^ bĵv cfiff9 d; fġt @)^& ; Dd

cg⁺ rĻ 4=24

| lĵ j /)f | o; j fl ġ = | ut j fl ġ = |
|---------------------------------------|---------------------|-------------|
| 1= #/ef*f | 1,731,034.48 | - |
| 2= aQl lahl / kfgl | 123,492.92 | - |
| 3= ddt tyf ; Def/ | 22,342.00 | - |
| -s_ ejg | - | - |
| -v_ ; j f/l ; fwg | 11,125.00 | - |
| -u_ cġo | 11,217.00 | - |
| 4= aldf | 83,149.34 | - |
| 5= kf^h, ^hš; , ^ĵnkrfġ, kmfš; | 51,415.80 | - |
| 6= sfoffno pks/)f klġġr / / ; Def/ | - | - |
| 7= ep)f eQf / vr{ | 119,340.00 | - |
| 8= d; nġb / %kf0{ | 315,444.00 | - |
| 9= kqklqsf tyf k!ts | 19,150.00 | - |
| 10= lj! fkg | 261,328.85 | - |
| 11= sfgġl vr{ | - | - |
| 12= rġbf | 9,300.00 | - |
| 13= ; ~rfns ; ldlt ; Daġwl vr{ | 93,404.35 | - |
| -s_ a&s eQf | 84,300.00 | - |
| -v_ cġo vr{ | 9,104.35 | - |
| 14= ; fwf/)f ; ef ; Daġwl vr{ | - | - |
| 15= nĵfk/lif) f ; Daġwl | 134,300.00 | - |
| -s_ nĵfk/lif) f zNs | 1,24,300.00 | - |
| -v_ cġo vr{ | 10,000.00 | - |
| 16= /sd :yġfġt/)f sldzg | 650.00 | - |
| 17= l:y/ ; DklQdf xf; sšl | 1,089,747.52 | - |
| 18= kĵ{ ; ~rfng vr{ cknĵg | 389,878.03 | - |
| 19= zb/ lgisfzg vr{ -cknĵg_ | - | - |
| 20= kfĵ lws ; ĵf ; flvegfl | 75,425.00 | - |
| 21= dgf/-hg vr{ | 74,840.00 | - |
| 22= cknĵg vr{ | 86,286.80 | - |
| 23= ; %If vr{ | 228,674.14 | - |
| 24= shf{ ; %If) f lkĵdod | - | - |
| 25= sldzg / l*:sfp)^ | - | - |
| 26= cġo | 1,086,100.00 | - |
| 26=1 0ġwg vr{ | 155,969.50 | - |
| 26=2 ; b:otf tyf ġĵls/)f vr{ | 53,890.00 | - |
| 26=3 zġf/De vr{ | 703,267.00 | - |
| 26=4 gvġġ ; fdfg | 64,985.00 | - |
| 26=5 lj lj w vr{ | 107,988.50 | - |
| hDdf | 5,995,303.23 | - |



hllan; kmf06fg; Inld68

; Deflj t gf8; fgl Joj :yfd ePsfj j l8

ldlt !! sflt8 @)^^ blv cfiff9 d; f8t @)^& ; Dd

cg⁸ rl 4=25

| lj j /)f | o; j if 8= | ut j if 8= |
|---|---------------------|------------|
| 1= shf gf8; fgl Joj :yfd ePsfj j l8 | 2,970,088.53 | - |
| 2= nufgl gf8; fgl Joj :yfd ePsfj j l8 | - | - |
| 3= u/ a)s8 ; DklQ gf8; fgl Joj :yf j l8 | - | - |
| 4= cGo ; DklQdf ul/Psfj Joj :yf | - | - |
| hDdf | 2,970,088.53 | - |

u/ ; ~rfng cfDbfgl÷gf8; fgl

ldlt !! sflt8 @)^^ blv cfiff9 d; f8t @)^& ; Dd

cg⁸ rl 4=26

| lj j /)f | o; j if 8= | ut j if 8= |
|--|------------|------------|
| 1= nufgl laqlaf^ cfDbfgl÷-gf8; fg_ | - | - |
| 2= ; DklQ laqlaf^ cfDbfgl÷-gf8; fg_ | - | - |
| 3= nfez | - | - |
| 4= gkfn /fi^ a)saf^ kft ; xlnot | - | - |
| s= tflsPsfj zfvfx?sfj gf8; fg j fkt lfltklt{ | - | - |
| v= Aofh lfltklt{ | - | - |
| u= ; ^xl sfp8^/ | - | - |
| 5= cGo | - | - |
| vb u/ ; rfng cfDbfgl÷-gf8; fg_ | - | - |

; Deflj t gf8; fgl Joj :yfaf^ lkmf{

ldlt !! sflt8 @)^^ blv cfiff9 d; f8t @)^& ; Dd

cg⁸ rl 4=27

| lj j /)f | o; j if 8= | ut j if 8= |
|---|------------|------------|
| 1= shf gf8; fgl Joj :yfaf^ lkmf{ | - | - |
| 2= u/ a)s8 ; DklQ gf8; fgl Joj :yfaf^ lkmf{ | - | - |
| 3= nufgl Joj :yfaf^ lkmf{ | - | - |
| 4= cGo ; DklQsfj Joj :yfaf^ lkmf{ | - | - |
| hDdf | - | - |



hĻaĻ; kmf06fg; Inld68

c; fdf6o sf/f]f/x; af6 ePsf] cfDbfgL÷vr{
ldlt !! sflt8 @)^^ blv cfiff9 d; f6t @)^& ; Dd

cg; rl 4=28

| lj j /)f | o; j if 2= | ut j if 2= |
|---|------------|------------|
| 1= ckn]vg ePsf] shf8sf] c; hl | - | - |
| 2= :j]R%s cj sfz vr{ | - | - |
| 3= c; hl x8 g; Sg] shf8sf] ckn]vg -4=28s_ | - | - |
| 4= c6o vr{÷cfDbfgL | - | - |
| 5= ===== | - | - |
| hDdf | - | - |

ckn]vt shf8sf] lj j /0f

-cfly8 j if{@)^÷@)^&_

cg; rl 4=28 -s_

| q#; * | shf8 k8sf/ | ckn]vg ul/Psf] /sd | lwtf8sf] k8sf/ tyf /sd | lwtf] dNof8sgsf] cfwf/ | shf8 :j]s]t ug] clwsf/L÷tx | shf8 c; n]sf nflu eP, u/]sf k8f; | s]knot |
|-------|----------------|-----------------------|---------------------------|------------------------------|----------------------------------|--|--------|
| 1= | r fn' k8l shf8 | - | - | - | - | - | |
| 2= | kl/ofhg] shf8 | - | - | - | - | - | |
| 3= | l:y/ k8l shf8 | - | - | - | - | - | |
| 4= | JolQmut shf8 | - | - | - | - | - | |
| 5= | c6o shf8 | - | - | - | - | - | |
| | sh shf8 | - | - | - | - | - | |



hljál; knf06fG; Inld6B

; #fns, sfoSf/L kðv, ; +yfks, sdrf/l zp/xfl8/x;nf0{uPsf] shf{ ; fk6 ljj /Of
-@)^& cfiff9 d; fgt_ cg! rL 4=29

v/lb tyf l*:sfpG^ ul/Psf lanx; / shf; ;fk^ tyf clwj sifdf kj flxt sh /sddWoj ; -rfns, sfoSf/L kðv,
; +yfks, sdrf/l, zp/ xfl*/x; / lghx;sf kl/jf/sf ; b:o jf To:tf JolQm hdfgl a; þf jf d;ghé Ph;^ ePsf] s;g
; +yf jf sDkglnf0{ uPsf] /sdsf] ljj /)f b;fo adf]hd % .

| ; +yfks÷; -rfns÷sfoSf/L kðvsf] gfd | ut j lff Ddsf] afsl | | o; j lffsf] c; hl | | o; j lff yk shf{ | cfiff(d; fgt; Dd afsl | |
|---------------------------------------|---------------------|------|---------------------|------|---------------------|------------------------|------|
| | ; fj f ^a | Jofh | ; fj f ^a | Jofh | | ; fj f ^a | Jofh |
| -s_ ; -rfns | | | | | | | |
| 1= | - | - | - | - | - | - | - |
| 2= | - | - | - | - | - | - | - |
| -v_ sfoSf/L kðv | | | | | | | |
| 1= | - | - | - | - | - | - | - |
| 2= | - | - | - | - | - | - | - |
| -u_ ; +yfks | | | | | | | |
| 1= | - | - | - | - | - | - | - |
| 2= | - | - | - | - | - | - | - |
| -#_ sdrf/l | | | | | | | |
| 1= | - | - | - | - | - | - | - |
| 2= | - | - | - | - | - | - | - |
| - ^a _ zp/wglx; | | | | | | | |
| 1= | - | - | - | - | - | - | - |
| 2= | - | - | - | - | - | - | - |
| hDdf | - | - | - | - | - | - | - |



hllan; kmf06fg; Inld68

khlslff tflnsf
-@)^& cflff9 d; f8t_

cg; rl 4=30

| lj j /)f | o; j lff 8= | ut j lff 8= |
|---|-----------------------|-------------|
| -s_ kfylds khl | 100,958,188.61 | - |
| 1_ rQmf khl -; fwf/)f zp/_ | 102,000,000.00 | - |
| 2_ kl'tflj t j fg; zp/ | - | - |
| 3_ zp/ lkldod | - | - |
| 4_ lkmff{ gx8j cufllwsf/ zp/ | - | - |
| 5_ ; fwf/)f hul*f sff | 369,532.72 | - |
| 6_ ; trt gfkrf÷gf8; fg | 914,531.29 | - |
| 7_ j f; nftdf b\vf0Psfj rfn" cf-j= sfj gfkrf gf8; fg lx; fasfj /sd | - | - |
| 8_ khl lkmff{ hul*f sff | - | - |
| 9_ khl ; dfofhg sff | - | - |
| 10_ sN; 0g P*ef8; | - | - |
| 11_ c8o ; j t8q sfffx8 | - | - |
| #^fpgll | - | - |
| > Voflt (Goodwill) afktsfj /sd | - | - |
| > ; ldfeg8f a(L zp/ ; %If)fkqdf nufgl ul/Psfj /sd | - | - |
| > lj Qlo ; j fy{ /x8fj sDkgl8fj lwtfkqdf nufgl u/8fj /sd | - | - |
| > cj f:tlj s ; DklQ | 2,325,875.41 | - |
| > o; a8sfj lgb8z8 kfn8f gu/L ; j k8f8ngsf nflu #/ hUuf vl/b u/8fj /sd | - | - |
| > ; ldfeg8f j (L cfj f; ej g l8d8f) tyf hUuf lj sf; df nufgl u/8fj /sd | - | - |
| > tfl8Psfj ; doleq lj qll lj t/)f ug{ g; s8fj zp/ kl'ofelt | - | - |
| > kl'Int P8 tyf sfggn) kl'ta8w u/8f JolQm tyf ; dxx8n80{ k8fg u/8fj shf tyf ; lj wfx8 | - | - |
| -v_ k/s khl | 2,970,088.53 | - |
| 1_ c; n shf8fj nflu u/8fj shf gf8; fgl Joj :yf | 1,994,746.96 | - |
| 2_ cltl/Qm shf gf8; fgl Joj :yf | 975,341.57 | - |
| 3_ xf0la)* khl pks/)fx? | - | - |
| 4_ ; %If)f g/fv8fj ; xfos cfj lws C)f | - | - |
| 5_ ; ^xl ; lds/)f sff | - | - |
| 6_ ; DklQ k8dNof°g sff | - | - |
| 7_ nufgl ; dfofhg sff | - | - |
| -u_ h8df khlslff -s@v_ | 103,928,277.14 | - |
| ##_ hflvd efl/t ; DklQsfj cfwf/df sfod ugkgl Gogtd khlslff | | |
| khlslff -11 kl'tzt_ | 25,079,706.04 | - |
| kfylds khl -5=5 kl'tzt_ | 12,539,853.02 | - |
| khlslff -clws+Gog_ -34=58 kl'tztnl | 78,848,571.10 | - |
| kfylds khl -clws+Gog_ -38=78 kl'tztnl | 88,418,335.59 | - |



hJlāN; kmf0GfG; Inld6B

hfjvd efl/t ; DklQ ljj/of tflnsf

-@)^& cfiff9 d; fgt_

cg' r/l 4=30 -s_

| -s_ jf; nft adf hdsfj ; DklQ (On-Balance-sheet Assets) | ef / | o; j if{ | | ut j if{ | |
|---|------|-----------------------|-----------------------|----------|--------------------|
| | | / s d | hfjvd efl/t ; DklQ | / s d | hfjvd efl/t ; DklQ |
| gub dffhft | 0 | 3,831,883.66 | - | - | - |
| :g -lj lgdo ofljo_ | 0 | - | - | - | - |
| gkfn /fi^ ašdf /xšfj dffhft | 0 | 5,686,402.24 | - | - | - |
| gkfn ; /sf/sfj C)fkqdf ul/Psfj nufgl | 0 | 5,000,000.00 | - | - | - |
| gkfn /fi^ aš C)fkqdf ul/Psfj nufgl | 0 | - | - | - | - |
| cfkqg dštl /l; bšfj lwtfd k)fi ; /lft xg u/l kšfg ul/Psfj | 0 | 8,305,000.00 | - | - | - |
| dštl /l; b lwtfj šhf | 0 | - | - | - | - |
| ; /sf/l C)fkqsfj lwtfd k)fi ; /lft xg u/l kšfg | 0 | - | - | - | - |
| ul/Psfj šhf | 0 | - | - | - | - |
| jrt kqsš kšfg* kgj Jofh /sd (Accrued Interest) | 0 | 192,328.77 | - | - | - |
| lj kšg ju(šhf cštu(u)fg xg of tyf ; fgf Joj; fol | 0 | - | - | - | - |
| ; j/fhu/ šffdf švš / švš jušf Ohfhkqkškt ; yfn) hšdf | 0 | - | - | - | - |
| u/šfj /sd | 0 | - | - | - | - |
| ; jbzl aš tyf lj tlo ; yfxšdf /xšfj dffhft=dštl | 20 | 36,041,482.15 | 7,208,296.43 | - | - |
| /l; bšfj bšal (Claims) | 20 | - | - | - | - |
| cšo aš tyf lj Qlo ; yfxššf dštl /l; bšfj lwtfd k)fi | 20 | - | - | - | - |
| ; /lft xg u/l kšfg ul/Psfj dštl /l; b lwtfj šhf | 20 | - | - | - | - |
| lj bzl ašx?df /xšfj dffhft | 20 | - | - | - | - |
| dfušfj avt kškt xg) /sd (Money at Call) | 20 | 86,182,249.50 | 17,236,449.90 | - | - |
| cšt/fi^o >)šfšš (Rated) Ohfhkqkškt ; yfsšfj | 20 | - | - | - | - |
| šof/š^šdf uPsfj šhf | 20 | - | - | - | - |
| cšt/fi^o >)šfšš (Rated) ašdf u/šfj cšo nufgl | 20 | - | - | - | - |
| cšt/ aš ; fk^l | 20 | - | - | - | - |
| zp/, l*j}r/ Pj+ a)*df ePsfj nufgl | 100 | - | - | - | - |
| cšo nufglš | 100 | - | - | - | - |
| šhf ; fk^l tyf lj N; vl/b=l*:šfp)^ ; dš -šh /sd_ | 100 | 191,169,696.47 | 191,169,696.47 | - | - |
| l:y/ ; DklQxš | 100 | 6,172,550.08 | 6,172,550.08 | - | - |
| cšo ; a) ; DklQxš -vb cluđ s/ bšlvnf afxš_ | 100 | 6,085,334.73 | 6,085,334.73 | - | - |
| kšfg* kgj cšo vb Aofh /sd -šh kšfg* kgj Aofh -; /sf/l | 100 | - | - | - | - |
| C)f kqsš Aofh - Aofh dNtal_ | 100 | - | - | - | - |
| ; ldf g#šfj l/on :^=cfj; lo #/ šhf | 150 | - | - | - | - |
| -s_ hšdf | | 348,666,927.60 | 227,872,327.61 | - | - |
| -v_ jf; nft aflx/sfj sf/fšf/ (Off-balance sheet Items) | | | | | |
| lāN; snš; g | | | | | |
| cluđ lj bzl lj lgdo ; Demšf | 10 | - | - | - | - |
| š dlxgf ešbf sd cj lwsšfj kšttkq -k/) /sd_ | 20 | - | - | - | - |
| cšt/fi^o >)šfšš (Rated) lj bzl Ohfhkqkškt ; yfsšfj | 20 | - | - | - | - |
| šfp)^/ šof/š^šdf hf/l ul/Psfj šof/š^l | 20 | - | - | - | - |
| š dlxgf ešbf a(l cj lwsšfj kšttkq -k/) /sd_ | 50 | - | - | - | - |
| lj *a)*, k/kwš; a)* / kšofelt (Underwriting) ; Dj šw kljtj \$tf | 50 | 250,000.00 | 125,000.00 | - | - |
| kšgl vl/b ug) zšdf lj qš u/šfj šhf | 50 | - | - | - | - |
| cluđ eQšfgl šof/š^l (Advance payment Guarantee) | 100 | - | - | - | - |
| lj Qlo tyf cšo hšfgt (Financial and other Guarantee) | 100 | - | - | - | - |
| ckl/j šof šhf kštaštf (Irrevocable Loan Commitment) | 100 | - | - | - | - |
| cfos/ afkt ; Deflj t bšofj | 100 | - | - | - | - |
| Acceptance; lxt cšo ; a) kšf/sf ; Deflj t bšofj | 100 | - | - | - | - |
| eQšfgšf nflu bšal k/šfj hšfgt (Unpaid Guarantee Claims) | 100 | - | - | - | - |
| -v_ hšdf | | 250,000.00 | 125,000.00 | - | - |
| s'n hfjvd efl/t ; DklQ hšdf -s_ © -v_ | | 348,916,927.60 | 227,997,327.61 | - | - |



ክፍል; ክፍል; ክፍል

ክፍል ; ክፍል

ክፍል ክፍል % ክፍል/ክፍል; ክፍል

ክፍል ፊል 4-31

| ክፍል | ክፍል /ክፍል | ክፍል | ክፍል | ክፍል | ክፍል | ክፍል |
|-----|--|-----|-----|-----|-----|----------------|
| 1 | ክፍል ክፍል/ክፍል ክፍል | ክፍል | | | | 5.19 |
| 2 | ክፍል ክፍል/ ክፍል | ክፍል | | | | 1.26 |
| 3 | ክፍል ክፍል/ ክፍል/ ክፍል | ክፍል | | | | - |
| 4 | ክፍል ክፍል/ክፍል ክፍል (PE Ratio) | ክፍል | | | | - |
| 5 | ክፍል/ ክፍል ክፍል; +ክፍል ; ክፍል | ክፍል | | | | - |
| 6 | ክፍል/ ክፍል ክፍል ክፍል | ክፍል | | | | - |
| 7 | ክፍል ክፍል/ክፍል+ክፍል ክፍል ; ክፍል | ክፍል | | | | 6.51 |
| 8 | ክፍል/ክፍል ክፍል+ክፍል ; ክፍል ክፍል | ክፍል | | | | 23.17 |
| 9 | ክፍል ክፍል/ክፍል ክፍል ; ክፍል/ክፍል ክፍል ክፍል | ክፍል | | | | 3.93 |
| 10 | ክፍል ; ክፍል #ክፍል(ክፍል/ክፍል+ክፍል ክፍል/ክፍል | ክፍል | | | | - |
| 11 | ክፍል/ክፍል ክፍል; +ክፍል ክፍል/ክፍል ክፍል | ክፍል | | | | 4.04 |
| 12 | ክፍል ክፍል/ክፍል+ክፍል ; ክፍል | ክፍል | | | | 0.64 |
| 13 | ክፍል ክፍል/ክፍል ; ክፍል | ክፍል | | | | 0.37 |
| 14 | ክፍል ክፍል/ክፍል | ክፍል | | | | 93.66 |
| 15 | ክፍል ; ክፍል ክፍል/ክፍል ; ክፍል | ክፍል | | | | 5.70 |
| 16 | ክፍል/ክፍል ክፍል/ክፍል ; ክፍል/ክፍል ክፍል/ክፍል | ክፍል | | | | 44.28 |
| | ክፍል/ክፍል ክፍል | ክፍል | | | | 1.30 |
| | ክፍል/ክፍል ክፍል | ክፍል | | | | 45.58 |
| 17 | ክፍል/ክፍል (CRR) | ክፍል | | | | 2.44 |
| 18 | ክፍል/ክፍል ክፍል/ክፍል ክፍል | ክፍል | | | | - |
| 19 | ክፍል ክፍል/ ክፍል (Weighted Average Interest Rate Spread) | ክፍል | | | | 4.66 |
| 20 | ክፍል ክፍል/ክፍል | ክፍል | | | | 103,284,064.02 |
| 21 | ክፍል ክፍል/ክፍል | ክፍል | | | | 1020000 |
| 22 | ክፍል ክፍል/ክፍል | ክፍል | | | | 17 |
| 23 | ክፍል | ክፍል | | | | |



hJalN; kmf0GfG; Inld6B

Go/fB, sf7df8fj.

-2067 ; fn cfiff(32 utSfl j f; nft tyf ; fl ldltdf ; dfkt j ifSfl gfkif gfs; fg lx; fa; u ; DalGwt_

cg, rl 4=32

kDv nJf gltxZ

s= ; dfGo hfgsf/l

hJalN; kmf0GfG; Inld^*, gkndf :yflkt ; lldt bflotj ePsfj gkfn /fi^k aSsaf^ Ohfhktq kftk zuE j uSfl lj Qlo ; tyf xfl .
o; sfl /lhi^*{ sfofno Go/fl*, sf&df)*fjdf /xSfl % .

v= kDv nJf gltxZ sfl ; f/fz

lj Qlo lj j /)fxZ tof/ kfbf cfwf/ dflgPsf ; jdfGo nJf gltxZ tn pNnJ ul/Psf %gl .

1= nJf ; DalGw cj wf/)ff

; nUg lj Qlo lj j /)fxZ gkfn nJvdfg af*af/f hf/L ul/Psf dfkb)*xZ, nJvdf ; jdfGo l; \$fGtxZ, aS tyf lj Qlo ; tyf ; DaGw
Pg 2063, gkfn /fi^k aSsaf^ ; do ; dodf hf/L lgbZg cg?k tyf sDkgL Pg 2063 sfl cwlGdf /xl tof/ kfl/Psf % .

2= nJf°gsfl cfwf/

lj Qlo lj j /)fxZ (Historical Cost Concept) P]txfl; s nfut cfwf/df dfGotf cg; f/ tof/ kfl/Psf %gl . gkfn nJvdfg cg; f/ ; a)
cfDbfglxZ Accrual Basis df cfDbfgl hgfpG* kg] ePtfklg gkfn /fi^k aSsfj lgbZfg cg; f/ Aofh cfDbfglnf0(gub kflkts) cfwf/
df nJf°g ug[kg] xGfn] ; fxl cg; f/ ul/Psf % .

3= l:y/ ; DklQ

pks/)f, krlgr/ Pj+ lkrS:r/ tyf ; j f/L ; fwgnf0(k/n dfjndf xf; vr{ s^f0(nJf°g ul/Psf % . l:y/ ; DklQsfj k/n dfj
lgwf/)f ubf(l:y/ ; DklQxZ nf0(vl/b tyf lgdf)f ubf(nfufSfl nfut dNlosf ; fy) kpfu ug[cj :ydf Nofpbf ; Ddsf vrkZ ; dt
; dfjZ ul/Psf %gl .

4= krlst gul/Psf ; DklQxZ

k]t 0sf0(Z=3,000÷- j f ; fl eGbf sd dNo kg] sfofno pks/)f, krlgr/ tyf lkrS:r/ cflb vl/b ePs) j ifdf vr{ nJg]
ul/Psf % .

5= xf; sS]

s_ l:y/ ; DklQsfj xf; sS] #^bf] dNo k]ffnl (Diminishing Value Method) df cfos/ Pg 2058 n] tflslbPsfj xf; sS]
b/df lx; fa u/L vr{ nJvPsfj % .

v_ k]tt j ifdf yk ul/Psf ; DklQsfj xsdf vl/b ul/Psf csfl dlxgfb]v xf; sS] ul/Psf % .

6= cbZo ; DklQ

; krlj p/ vl/bM lj Qlo ; yfn] vl/b u/Sfl sDkoir/ ; krlj p/xZ sfl xf; sS] cfos/ Pg, 2058 cg; f/ bdf; flxn] xf; sS]
ul/Psf % .

7= nufgl

eQmgl kfpj ldt; Dd j xg ug] u/L lasf; C)fkqdf u/Sfl nufglnf0(k/n dNodf nJf°g ul/Psf % . o\$lk vl/b dNo, c]st
dNo (Face Value) eGbf al(/xSfl cj :ydf ; fl lk]dodnf0(afsl /xSfl cj lw el/ ckn]vg u/L vr{ nJv] Joj :yf cj nDag
ul/Psf % .



8= Aofh cġDbfgl

shf(tyf ; fk^df 365 lbgsl cġw/dġ j flifš Aofh u)fgġ ul/Psġ % .

shf(tyf ; fk^sl Aofhnf0(gkfn /fi^ aġssġ lgbġg cg; f/ gub kġkts) cġw/dġ nġv°g ugġ kgġ xġgn) ; flx cg; f/ ul/Psġ % . kġkt xġ afsl Aofh cġDbfglnf0(Aofh dNtal lx; fa (Interest Suspense Account) cġtuġt bġvf0Psġ % .

9= sldzg tyf /ġd^ġ; cfo

hdġgl tyf /ġd^ġ; af^ cġlġt sldzg cġnf0(kġkt ePs) avt nġv°g ul/Psġ % .

10= Aofh vr{

lgġk bġl0j tyf ; fk^ldf 365 lbgsl cġw/dġ j flifš Aofh u)fgġ ul/Psġ % .

lgġk bġl0j tyf ; fk^ldf Itgġ kgġ Aofhnf0(Accrual Basis dġ nġv°g ul/Psġ % .

11= shġ tyf ; fk^

uġxsxġnf0(kġfg ul/Psġ shġ tyf ; fk^ gkfn /fi^ aġssġ lgbġg cg; f/ j ulš/)f u/L kġtt ul/Psġ % .

12= ; Defġ t gġš; fgl Aoj :yf

shġ ; fk^ldf gkfn /fi^ aġssġ lgbġg adġhd ; Defġ t gġš; fgl j fkt Aoj :yf ul/Psġ % . j ifġtdf c; ġn ugġ afsl sh shġ ; fk^nf0(gkfn /fi^ aġssġ lgbġg cg; f/ j ulš/)f u/L 1 kġtz t bġv 100 kġtz t; Dd shġ gġš; fgl Aoj :yf ul/Psġ % .

13= sdġf/l ; fk^l

; +yġsl sdġf/l ; j f lġgdġ nl cg; f/ sdġf/lxġnf0(kġfg ul/Psġ ; fk^lnf0(cġo ; DkġQ cġtuġt bġvf0Psġ % .

14= sdġf/l afg; Aoj :yf

afg; Pġ 2030 cg; f/ cfos/ Aoj :yf cl#sl gġkf -sdġf/l afg; Joj :yf kZrft_ sl 10 kġtz t /sd sdġf/l afg; j fkt %^bġPsġ % .

15= cfos/ Aoj :yf

s_ o; j ifsl s/ Joj :yf

cfos/ Pġ, 2058 tyf ; fġd ; do ; dodf ePsġ ; +flwgsġ cġw/dġ 30% sl b/n) cfos/ Aoj :yf ugġ ul/Psġ % . kġtt j ifġd cfos/ j fkt bġl0j Joj :yf ul/Psġ %ġ .

v_ :yug s/

; +yġnġ gkfn nġvdfġ 09 :yug s/nġ lgbġg u/šġ Joj :yf cg; f/ :yug s/ cġDbfgl tyf vršġ u)fgġ u/L :yug s/ ; DkġQ tyf bġl0j sl Joj :yf u/šġ % .



hĻaĻ; kmf0ġfĢ; Inld6Ģ

Ģo'fĢ, sf7df8fĶ.

cgĶ ĶL 4=33

nĶyf ; DaĢwl l6kk0flxĶ

1= o; cĶlyš j ifšĶ cĢtdf o; ; +yfsĶ shĶ dfĶbft / cknĶvg ul/PsĶ ; ĶĶf tyf AofhsĶ lĶj /)f lgDg cgĶ f/ % .

shĶ tkĶ

Ķ=xhf/df

| lĶj /)f | /sd |
|-----------------------------|-------------|
| ut j ifšĶ shĶ tyf ; ĶĶ^ | - |
| o; j ifĶ kĶ fx | 2,43,476.00 |
| o; j ifĶ c; Ķl | 44,001.00 |
| o; j ifĶ cknĶvg | - |
| aiffĶtdf afšl shĶ tyf ; ĶĶ^ | 1,99,475.00 |

Aofh tkĶ

Ķ=xhf/df

| lĶj /)f | /sd |
|---|-----------|
| ut j ifšĶ afšl | - |
| o; j ifĶ kfsšĶ Aofh | 13,111.00 |
| o; j ifĶ c; Ķl ePsĶ | 12,995.00 |
| o; j ifĶ cknĶvg ePsĶ | - |
| aiffĶtdf afšl Aofh -dNtal lx; fadf ; f/šĶ | 116.00 |

2= lgĶĶ bĶloTĶ cĢtuĶ kĶĶš zĶifšdf j ifĶ el/df kl/j tĶ ePsĶ /sdsĶ ; ĶĶĶt lĶj /)f

Ķ=xhf/df

| lĶj /)f | /sd |
|--------------|-------------|
| d@tl lgĶĶ | 51,961.00 |
| art lgĶĶ | 53,839.00 |
| ; +yfut lgĶĶ | 1,07,173.00 |
| hDdf | 2,12,976.00 |

3= cĶĶft Aofhb/ cĢt/

| lĶj /)f | kĶtz t |
|---------------------------------------|--------|
| shĶ tyf ; ĶĶ^df kĶĶt xĶĶ cĶĶft kĶtkĶn | 15=77 |
| lgĶĶdf ItĶĶ kĶĶ cĶĶft nfut | 11=11 |
| cĶĶft Aofhb/ | 4=66 |

4= sDkĶlsĶ kĶ/IDes vr{ tyf ; kĶĶ^j b/ vr{ kĶr j ifšĶ cĶlwdf vr{ cknĶvg ugĶ glĶt ePsĶdf cknĶvg ugĶ afšl vr{ Ķ=26,71,022÷61 /xšĶ % .

5= sDkĶlsĶ j f; nft leqsĶ sf/fĶf/ / j f; nft afx/sĶ sf/fĶf/ sĶĶ AolQm kĶdĶ ; ul&t ; +yf j f sDkĶ tyf sĶĶ Ps lĶĶdf clwsĶĶĶt ePsĶ bĶvbĶĶ .

6= t/ntf ; DaĶw hĶĶvd ĢoĶls/)f ugĶ Ohfhtkq kĶĶt ; +yfnĶ cĶĶĶĶĶ bĶloTĶ tyf ; DkĶQnf0Ķ eQĶfĶĶ cĶwl -Maturity Period_ sĶ cĶfw/df lĶleĶĶ ; do cĢt/fndf j ulšĶ/)f ugĶĶĶ ; DaĶwdf o; ašĶnĶ lbPsĶ lĶĶĶĶĶ cg?k ; DkĶQ / bĶloTĶ sĶ j ulšĶ/)f ul/PsĶ lĶj /)f -lĶĶĶĶĶ kĶf= g+5=1_ ; nĶĶ adĶĶhd /xšĶ % .



- 7= Լիզնություն ; Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն
- 8= Լիզնություն ; Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն
- 9= Լիզնություն ; Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն
- 10= Լիզնություն ; Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն
- 11= Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն
- 12= Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն
- 13= Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն
- 14= Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն
- 15= **Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն**
 Կառավարության Կենտրոնական ընտանեկան ֆինանսական նախարարություն





lgþz g knif=g#5=1

0hfht kflkt ; yfsf]gfdll- h]all; knif0gff; Inld6ð
cjlw lþ)^& cffif9 d; fgt
; Argfut t/ntf (Structural Liquidity) lj j /0f tflnsf

| qm; * | lj j /)f | | 1 - 90 lbg | 91 - 180 lbg | 181 - 270 lbg | 271 - 365 lbg | 1 j lft eðbf a(l | sh /sd |
|-------|--|--|----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|
| | DKIQ | | | | | | | |
| 1 | gub dffhft | | 3831883.66 | - | - | - | - | 3831883.66 |
| 2 | ab tyf lj Qlo ; +yf dffhft | | 41727884.39 | - | - | - | - | 41727884.39 |
| 3 | lj bzl aþdf ul/Psfj nuflg | | - | - | - | - | - | - |
| 4 | sn dgl | | 86182249.50 | - | - | - | - | 86182249.50 |
| 5 | ; /sf/l ; /if)fkq | | - | - | - | - | 50,00,000.00 | 50,00,000.00 |
| 6 | g/f=ab C)j kq | | - | - | - | - | - | - |
| 7 | cðt/ ab tyf lj Qlo ; +yf shf | | - | - | - | - | - | - |
| 8 | shf ; fk^ | | 269463.57 | 74252994.79 | 82628278.86 | 34230058.00 | 8093901.25 | 199474696.47 |
| 9 | kþg* kgl jofn | | 308148.64 | - | - | - | - | 308148.64 |
| 10 | l/e; { l/kf | | - | - | - | - | - | - |
| 11 | kltaðtf cðtuft cðo ; +yfxz ar^ kflkt xgl | | - | - | - | - | - | - |
| 12 | qm; *20, 21 / 22 sf ; lj wfxz sf eðflg | | - | - | - | - | - | - |
| 13 | cðo | | 213828.44 | 209101.91 | 893137.46 | 211438.96 | 4768793.72 | 6296300.49 |
| | sn ; DkiQ | | 132533458.20 | 74462096.70 | 83521416.32 | 34441496.96 | 17862694.97 | 342821163.15 |
| 14 | bflotj | | - | - | - | - | - | - |
| 15 | rNtl lglfk | | 161015526.40 | - | - | - | - | 161015526.40 |
| 16 | art lglfk | | - | - | 10695000.00 | 24605369.00 | 3335000.00 | 51960869.00 |
| 17 | dætl lglfk | | - | 13325500.00 | - | - | - | - |
| 18 | C)j kq xz ; fk^lll | | - | - | - | - | - | - |
| | dfl+cllk ; r'g | | - | - | - | - | - | - |
| | cðt/ ab+lj Qlo ; +yf | | 20000000.00 | - | - | - | - | 20000000.00 |
| 19 | kg/ shf cðo | | - | - | - | - | - | - |
| | cðo bflotj tyf Joj : yfxz | | - | - | - | - | - | - |
| | ;) *t qll *^ ; { | | 9535896.90 | - | - | - | - | 9535896.90 |
| | eðflg lbg* kgl lan | | - | - | - | - | - | - |
| | eðflg lbg* kgl jofn | | 111448.51 | - | - | - | - | 111448.51 |
| | Jo j : yfxz | | - | - | - | - | - | - |
| 20 | cðo | | - | - | - | - | - | - |
| | kltaðtf cðtuft cðo ; +yfxz ar^ lbg* kgl | | - | - | - | - | - | - |
| 21 | pkefu e) g; Ssfj ; jlslt ; lj wfxz | | - | - | - | - | - | - |
| 22 | klttkq+hdft -vb_ | | - | - | - | - | 250000.00 | 250000.00 |
| 23 | l/kf | | - | - | - | - | - | - |
| 24 | qm; *11cðtuftsfl ; lj wfsfl eðflg | | - | - | - | - | - | - |
| 25 | cðo | | - | - | - | - | - | - |
| | sn bflotj | | 190662871.81 | 13325500.00 | 10695000.00 | 24605369.00 | 3585000.00 | 242873740.81 |
| | vb ; DkiQ | | -58129413.61_ | 61136596.70 | 72826416.32 | 9836127.96 | 14277694.97 | 99947422.34 |
| | ; fr t vb ; DkiQ | | -58129413.61_ | 3007183.09 | 75833599.41 | 85669727.37 | 99947422.34 | |

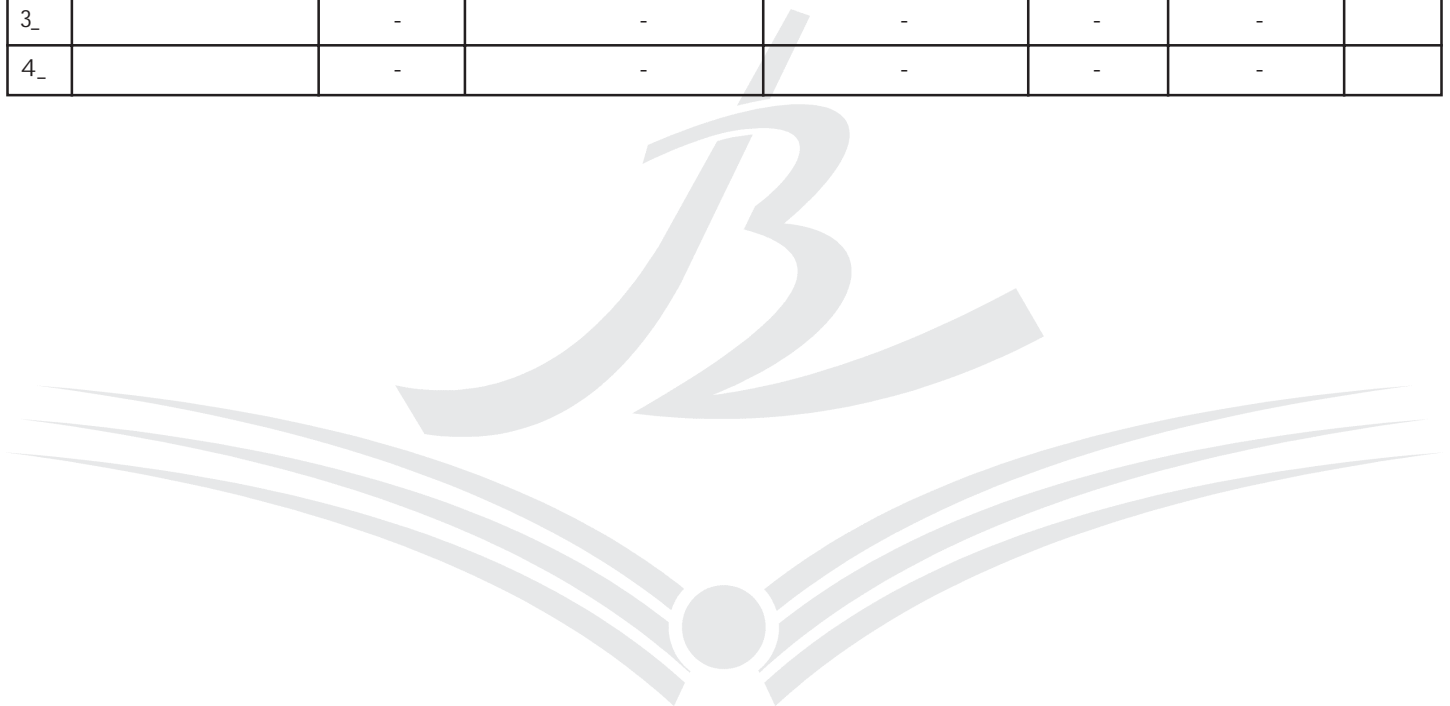


hija; knofg; Inld6

; :yfks÷; :yfks ; dxsf z/wgn]cfknf] :jfldTj df /xsf] z/ cfo a\$ tyf lj Qlo ; :yfdf lwtf]/fvL shf{InPsf]lj j /of

cg^a rL 4-34

| qm; * | ; :yfks÷; :yfks ; dx cgtuft kgj zp/ wglstf] gfd | shf{ ljj /}f | | | | | s]knot |
|-------|---|--|---------------------|---|----------|------------------------------|--------|
| | | ; :yfkssf] :jfldTj df sfod /xsf] zp/ sh lsQf ; Vof | sh rQf khlsf] kltzt | shf{ InPsf] cfo a\$+lj Qlo ; :yfsf] gfd | shf{ /sd | lwtf]df /xsf] zp/ lsQf ; Vof | |
| 1_ | | - | - | - | - | - | |
| 2_ | | - | - | - | - | - | |
| 3_ | | - | - | - | - | - | |
| 4_ | | - | - | - | - | - | |





Jebils Finance Ltd.

New Road, Kathmandu

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Comparison of Unaudited and Audited Financial Statement of FY 2066/2067

NRs.in 000'

| S.N. | Particulars | As per Unaudited Financial Statement | As per Audited Financial Statement | Variance in Amount | Variance in Percentage | Reasons for Variance |
|-------|--|--------------------------------------|------------------------------------|--------------------|------------------------|---|
| 1 | Total Capital and liabilities (1.1 to 1.7) | 348,878 | 345,908 | (2,970) | -0.85 | |
| 1.1 | Paid up capital | 102,000 | 102,000 | - | - | |
| 1.1.1 | Share Premium | - | - | - | - | |
| 1.2 | Reserve and surplus | 1,848 | 1,284 | (564) | -30.50 | Due to adjustment of deferred tax. |
| 1.3 | Debenture and Bond | - | - | - | - | |
| 1.4 | Borrowings | 20,000 | 20,000 | - | - | |
| 1.5 | Deposit (a+b) | | | | | |
| | a.Domestic currency | 212,976 | 212,976 | - | - | |
| | b.Foreign currency | - | - | - | - | |
| 1.6 | Income Tax Liability | - | - | - | - | |
| 1.7 | Other liabilities | 12,054 | 9,647 | (2,406) | -19.96 | Due to adjustment of deferred tax and net off loan loss provision |
| 2 | Total Assets (2.1 to 2.7) | 348,878 | 345,908 | (2,970) | - 0.85 | |
| 2.1 | Cash and Bank Balance | 45,560 | 45,560 | - | - | |
| 2.2 | Money at call and short notice | 86,182 | 86,182 | - | - | |
| 2.3 | Investments | 5,000 | 5,000 | - | - | |
| 2.4 | Loans and Advances | 199,474 | 196,505 | (2,970) | -1.49 | Due to net off of loan loss provision |
| 2.5 | Fixed Assets | 6,173 | 6,173 | - | - | |
| 2.6 | Non Banking Assets | - | - | - | - | |
| 2.7 | Others Assets | 6,489 | 6,489 | - | - | |
| 3 | Profit and Loss Account | | | | | |
| 3.1 | Interest Income | 20,212 | 20,212 | - | - | |
| 3.2 | Interest Expenses | 9,159 | 9,159 | - | - | |
| | A.Net Interest Income (3.1-3.2) | 11,053 | 11,053 | - | - | |
| 3.3 | Fees,Commission and Discount | 738 | 738 | - | - | |
| 3.4 | Other Operating Income | 3,777 | 3,777 | - | - | |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - | - | |
| | B.Total Operating Income (A.+3.3+3.4+3.5) | 15,568 | 15,568 | - | - | |
| 3.7 | Staff Expenses | 4,570 | 4,570 | - | - | |
| | Other Operating Expenses | 5,995 | 5,995 | - | - | |
| | C.Operating Profit Before Provision (B.-3.6-3.7) | 5,003 | 5,003 | - | - | |
| 3.8 | Provision for Possible Losses | 2,970 | 2,970 | - | - | |
| | D. Operating Profit (C.-3.8) | 2,032 | 2,032 | - | - | |
| 3.9 | Non Operating Income/Expenses(Net) | - | - | - | - | |
| 3.10 | Write Back of Provision for possible loss | - | - | - | - | |
| | E.Profit from Regular Activities (D.+3.9+3.10) | 2,032 | 2,032 | - | - | |
| 3.11 | Extraordinary Income/Expenses(Net) | - | - | - | - | |
| | F.Profit before Bonus and Taxes (E.+3.11) | 2,032 | 2,032 | - | - | |
| 3.12 | Provision for Staff Bonus | 185 | 185 | - | - | |
| 3.13 | Provision for Tax | - | - | - | - | |
| | Deferred Tax Assets | - | 564 | 564 | 100.00 | Due to adjustment |
| | G.Net Profit/Loss (F.-3.12-3.13) | 1,848 | 1,284 | (564) | -30.50 | Due to adjustment of Deffered tax |



Jebils Finance Ltd.

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New Road, Kathmandu

Unaudited Financial Results (Quarterly)

As at 4th Quarter 32/03/2067 of the Fiscal Year 2066/2067

NRs.in 000'

| S.N. | Particulars | This Quarter Ending | Previous Quarter Ending | Corresponding Previous Year Quarter Ending |
|----------|--|-----------------------------------|---------------------------------------|---|
| 1 | Total Capital and liabilities (1.1 to 1.7) | 348,878 | 245,806 | - |
| 1.1 | Paid up capital | 102,000 | 102,000 | - |
| 1.2 | Reserve and surplus | 1,848 | (179) | - |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 20,000 | 20,000 | - |
| 1.5 | Deposit (a+b) | | | - |
| | a. Domestic currency | 212,976 | 121,094 | - |
| | b. Foreign currency | - | - | - |
| 1.6 | Income Tax Liability | - | - | - |
| 1.7 | Other liabilities | 12,054 | 2,891 | - |
| 2 | Total Assets (2.1 to 2.7) | 348,878 | 245,806 | - |
| 2.1 | Cash and Bank Balance | 45,560 | 57,662 | - |
| 2.2 | Money at call and short notice | 86,182 | - | - |
| 2.3 | Investments | 5,000 | 5,273 | - |
| 2.4 | Loans and Advances (a+b+c+d+e+f) | 199,474 | 170,262 | - |
| | a. Real Estate Loan | 43,651 | 39,392 | - |
| | b. Home/Housing Loan | 2,174 | 1,285 | - |
| | c. Margin Type Loan | 19,261 | 18,490 | - |
| | d. Term Loan | 7,263 | 6,197 | - |
| | e. Overdraft Loan/T.R. Loan/W.C. Loan | 46,439 | 30,045 | - |
| | f. Others | 80,686 | 74,853 | - |
| 2.5 | Fixed Assets | 6,173 | 5,997 | - |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Others Assets | 6,489 | 6,612 | - |
| 3 | Profit and Loss Account | Up to This Quarter | Upto Previous Quarter Ending | Up to Corresponding Previous Year Quarter Ending |
| 3.1 | Interest Income | 20,212 | 10,208 | - |
| 3.2 | Interest Expenses | 9,159 | 4,043 | - |
| | A. Net Interest Income (3.1-3.2) | 11,053 | 6,165 | - |
| 3.3 | Fees,Commission and Discount | 738 | - | - |
| 3.4 | Other Operating Income | 3,777 | 3,024 | - |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - |
| | B.Total Operating Income (A.+3.3+3.4+3.5) | 15,568 | 9,189 | - |
| 3.6 | Staff Expenses | 4,570 | 2,802 | - |
| 3.7 | Other Operating Expenses | 5,995 | 3,958 | - |
| | C.Operating Profit Before Provision (B.-3.6-3.7) | 5,003 | 2,429 | - |
| 3.8 | Provision for Possible Losses | 2,970 | 2,608 | - |
| | D. Operating Profit (C.-3.8) | 2,033 | (179) | - |
| 3.9 | Non Operating Income/Expenses(Net) | - | - | - |
| 3.10 | Write Back of Provision for possible loss | - | - | - |
| | E.Profit from Regular Activities (D.+3.9+3.10) | 2,033 | (179) | - |
| 3.11 | Extraordinary Income/Expenses(Net) | - | - | - |
| | F. Profit before Bonus and Taxes (E.+3.11) | 2,033 | (179) | - |
| 3.12 | Provision for Staff Bonus | 185 | - | - |
| 3.13 | Provision for Tax | - | - | - |
| | G.Net Profit/Loss (F.-3.12-3.13) | 1,848 | (179) | - |
| 4 | Ratios | At the End of This Quarter | At the End of previous Quarter | Corresponding Previous Year Quarter Ending |
| 4.1 | Capital Fund to RWA | 45.83% | 54.77% | - |
| 4.2 | Non Performing Loan (NPL)To Total Loan | NA | NA | - |
| 4.3 | Total Loan Loss Provision to Total NPL | NA | NA | - |
| 4.4 | Cost of Fund | 11.11% | 9.79% | - |
| 4.5 | Credit to Deposit Ratio(calculate as per NRB directives) | 63.26% | 77.23% | - |

NA :- Not applicable



नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग

पत्र. संख्या. वि.सं.सु.वि.१०६७/६८ च.नं ४८८

श्री जेविल्स फाइनेन्स लिमिटेड,
न्यूरोड, काठमाडौं ।


विषय:- आ.ब. २०६६/६७ को वित्तीय विवरण प्रकाशन गर्न स्वीकृति प्रदान गरिएको सम्बन्धमा ।

महाशय,

त्यस संस्थाले पेश गरेको आ.ब.२०६६/६७ को अन्तिम लेखापरीक्षण भएको वासलात, नाफा-नोक्सान हिसाव, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरूको आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरू सुधारका लागि देहायबमोजिमका निर्देशनहरू कार्यान्वयन तथा वार्षिक प्रतिवेदन छुट्टै पानामा प्रकाशित गर्ने गरी वार्षिक साधारणसभा प्रयोजनको लागि आर्थिक वर्ष २०६६/६७ को वित्तीय विवरण प्रकाशित गर्न स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

१. ऋणीहरूको कर्जा फाइलमा ब्यक्तिगत विवरण अद्यावधिक गर्नुहुन (जस्तै: ऋणीको फोटो जमानीकर्ताको विवरण, आयस्रोत विवरण आदि) ।
२. ऋणीहरूले पेश गरेको वित्तीय विवरण, परियोजनाको प्रतिवेदनहरू र कर तिरेको विवरण आदिको विश्लेषण गरेर मात्र कर्जा प्रवाह तथा कर्जा नविकरण गर्नुहुन ।
३. कर्जा जोखिम व्यवस्थापन समिति गठन गर्नुहुन ।
४. वासलात बाहिरका कारोवार सम्बन्धि नीति तथा कार्यविधि तर्जुमा गरी जानकारी दिनुहुन ।
५. पूँजी योजना तयार गरी पेश गर्नुहुन ।
६. लाभ र लागतको वस्तुगत विश्लेषण गरी कोषको उचित व्यवस्थापन गर्नुहुन ।
७. वाह्य लेखा परिक्षकले औल्याएका अन्य कैफियतहरू सुधार गर्नुहुन ।

भववीय,


(बद्राप्रसाद खकुरेल)
सहायक निर्देशक

बोधार्थ

१. श्री नेपाल राष्ट्र बैंक,
बैंक तथा वित्तीय संस्था नियमन विभाग ।



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- 4= lgbzg adflhd jf; nft aflx/sf sf/fj f/ ; Dal6w glit tyf sfolj lw th6f u/L hfgsf/L lb0g% .
- 5= lgbzg adflhd khl ofhngf tof/ u/L k6z ul/g] hfgsf/L ub%" .
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