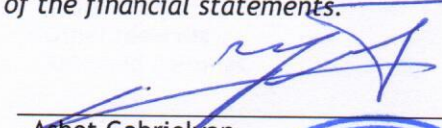


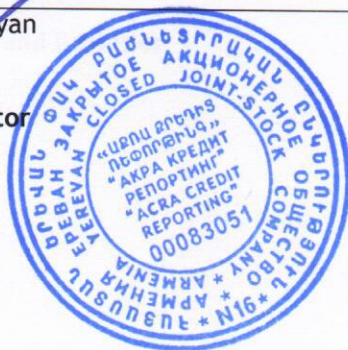
"ACRA Credit Reporting" CJSC
Statement of profit and loss and other comprehensive income
For the year ended 31 December 2020

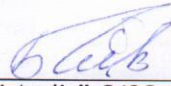
		2020	2019
	Note	AMD'000	AMD'000
Income			
Revenue	5	607,070	666,118
Other income		-	3,696
Total income		<u>607,070</u>	<u>669,814</u>
Expenses			
Salary and wages		(305,257)	(224,290)
Depreciation and amortisation		(95,043)	(90,227)
Royalties		(73,758)	(87,103)
Financial costs		(14,805)	(18,106)
Professional services		(14,614)	(15,073)
Office expenses		(13,566)	(15,677)
Bank and insurance costs		(8,344)	(4,192)
Licenses and membership fees		(3,324)	(5,798)
Other expenses		(8,924)	(1,575)
Total expenses		<u>(537,635)</u>	<u>(462,041)</u>
Operational profit		69,314	207,773
Interest income		104,218	78,941
Foreign exchange gain/(loss), net		(987)	(100)
Losses related financial assets		(4,011)	-
Profit before tax		<u>168,655</u>	<u>286,614</u>
Corporate income tax expense		(34,163)	(57,931)
Profit and total comprehensive income for the year		<u>134,492</u>	<u>228,683</u>

The financial statements and accompanying notes on pages 6-26 are approved and signed by the Company's management on June 30, 2021. Notes to the financial statements form an integral part of the financial statements.


Ashot Gabrielyan

General Director




"AN Audit" CJSC representative

Syuzanna Bilyan

Chief Accountant