

INTERIM STATEMENT
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)
"31" DECEMBER 2019
ARMBUSINESSBANK CJSC YEREVAN, 48 NALBANDYAN STR.

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TITLE	Notes	Current interim period	Year-to-date (incremental)	Current interim comparative period of the previous financial year	From the beginning of the previous year to the comparative reporting date (incremental)
Interest and similar income	3	12,830,753	46,441,144	10,546,654	41,632,312
Interest and similar expenses	3	(8,705,519)	(33,719,300)	(8,148,584)	(33,554,399)
Net interest and similar income		4,125,234	12,721,844	2,398,070	8,077,913
Fee and commission income	4	2,356,768	6,712,715	1,513,751	4,751,577
Fee and commission expenses	4	(182,472)	(816,495)	(171,501)	(631,516)
Net fees and commission receipts		2,174,296	5,896,220	1,342,250	4,120,061
Dividend income					
Net income from trading operations	5	1,583,068	5,907,426	727,999	2,189,615
Other operating income	6	978,190	2,961,049	1,125,351	3,861,768
Operating income		8,860,788	27,486,539	5,593,670	18,249,357
Net increase in allocation to reserves for possible assets loss	7	(4,929,792)	(10,271,382)	(1,198,325)	(4,228,565)
General administrative expenses	8	(2,421,204)	(8,225,560)	(1,995,479)	(6,484,588)
Other operating expenses	9	(1,641,729)	(4,633,155)	(823,285)	(3,220,549)
Net profit/loss from investments in controlled entities	10				
Profit/ (loss) before taxation		(131,937)	4,356,442	1,576,581	4,315,655
Profit tax (benefit)	11	(43,442)	(1,087,084)	(386,215)	(983,135)
Profit/ (loss) after taxation		(175,379)	3,269,358	1,190,366	3,332,520
Basic earning per share	12	(3)	73	29	81
Diluted earning per share	12				
Net profit of the period					
Inclusive of					
Parent company share					
Noncontrollable stock					
Other comprehensive financial result		515,412	(1,652,387)	(26,022)	180,350
Differences in rates from restated foreign transactions					
Revaluation of financial assets at fair value through other comprehensive income		515,412	(1,652,387)	(26,022)	180,350
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
Other comprehensive financial result after taxation		515,412	(1,652,387)	(26,022)	180,350
Comprehensive financial result		340,033	1,616,971	1,164,344	3,512,870
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		7	36	28	85
Diluted earning per share					

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

Date of approval: 15.01.20

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