


INTERIM STATEMENT  
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)  
"31" DECEMBER 2020  
ARMBUSINESSBANK CJSC YEREVAN, 48 NALBANDYAN STR.

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	15,128,138	54,260,412	12,830,753	46,441,144
Interest and similar expenses	3	(10,118,762)	(38,857,992)	(8,705,519)	(33,719,300)
<b>Net interest and similar income</b>		5,009,376	15,402,420	4,125,234	12,721,844
Fee and commission income	4	1,402,052	7,251,559	2,356,768	6,712,715
Fee and commission expenses	4	(187,321)	(853,070)	(182,472)	(816,495)
<b>Net fees and commission receipts</b>		1,214,731	6,398,489	2,174,296	5,896,220
Dividend income					
Net income from trading operations	5	1,801,950	7,095,325	1,583,068	5,907,426
Other operating income	6	1,926,952	4,258,053	978,190	2,961,049
<b>Operating income</b>		9,953,009	33,154,287	8,860,788	27,486,539
Net increase in allocation to reserves for possible assets loss	7	(6,363,424)	(17,780,706)	(4,929,792)	(10,271,382)
General administrative expenses	8	(1,847,523)	(8,046,971)	(2,421,204)	(8,225,560)
Other operating expenses	9	(1,311,141)	(4,990,304)	(1,641,729)	(4,633,155)
Net profit/loss from investments in controlled entities	10				
<b>Profit/ (loss) before taxation</b>		430,921	2,336,306	(131,937)	4,356,442
Profit tax (benefit)	11	(143,120)	(527,120)	(43,442)	(1,087,084)
<b>Profit/ (loss) after taxation</b>		287,801	1,809,186	(175,379)	3,269,358
Basic earning per share	12	6	35	(3)	73
Diluted earning per share	12				
<b>Net profit of the period</b>					
Inclusive of					
Parent company share					
Noncontrollable stock					
<b>Other comprehensive financial result</b>		(1,183,924)	1,511,747	515,412	(1,652,387)
Differences in rates from restated foreign transactions					
Revaluation of financial assets at fair value through other comprehensive income		(1,183,924)	1,511,747	515,412	(1,652,387)
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
<b>Other comprehensive financial result after taxation</b>		(1,183,924)	1,511,747	515,412	(1,652,387)
<b>Comprehensive financial result</b>		(896,123)	3,320,933	340,033	1,616,971
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		(18)	65	7	36
Diluted earning per share					

Chairman of the Executive Board of the Bank  Artavazd Sargsyan

Chief accountant  Narine Sargsyan

Date of approval: 15.03.21

