

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

in K' AMD

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	14,033,659	39,132,274	11,995,369	33,610,391
Interest and similar expenses	3	(10,238,886)	(28,739,230)	(8,428,326)	(25,013,781)
Net interest and similar income		3,794,773	10,393,044	3,567,043	8,596,610
Fee and commission income	4	2,238,252	5,849,507	1,703,996	4,355,947
Fee and commission expenses	4	(230,145)	(665,749)	(222,373)	(634,023)
Net fees and commission receipts		2,008,107	5,183,758	1,481,623	3,721,924
Dividend income					
Net income from trading operations	5	1,538,739	5,293,375	1,461,822	4,324,358
Other operating income	6	886,012	2,331,101	725,332	1,982,859
Operating income		8,227,631	23,201,278	7,235,820	18,625,751
Net increase in allocation to reserves for possible assets loss	7	(4,604,665)	(11,417,282)	(2,749,673)	(5,341,590)
General administrative expenses	8	(2,170,289)	(6,199,448)	(1,828,383)	(5,804,356)
Other operating expenses	9	(1,264,435)	(3,679,163)	(1,160,263)	(2,991,426)
Net profit/loss from investments in controlled entities	10				
Profit/ (loss) before taxation		188,242	1,905,385	1,497,501	4,488,379
Profit tax (benefit)	11	(55,085)	(384,000)	(270,962)	(1,043,642)
Profit/ (loss) after taxation		133,157	1,521,385	1,226,539	3,444,737
Basic earning per share	12	3	30	27	81
Diluted earning per share	12				
Net profit of the period					
Inclusive of					
Parent company share					
Noncontrollable stock					
Other comprehensive financial result		(760,466)	2,695,671	(448,444)	(2,167,799)
Differences in rates from restated foreign transactions					
Revaluation of financial assets at fair value through other comprehensive income		(760,466)	2,695,671	(448,444)	(2,167,799)
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
Other comprehensive financial result after taxation		(760,466)	2,695,671	(448,444)	(2,167,799)
Comprehensive financial result		(627,309)	4,217,056	778,095	1,276,938
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		(12)	83	17	30
Diluted earning per share					

Chairman of the Executive Board of the Bank

Anavazd Sargsyan

Chief accountant

Nanne Sargsyan

Date of approval 15.10.20

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