

INTERIM STATEMENT  
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)  
"30" SEPTEMBER 2014  
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	5,090,948	14,647,667	4,577,241	13,678,625
Interest and similar expenses	3	(3,551,732)	(10,604,663)	(3,072,997)	(9,685,713)
<b>Net interest and similar income</b>		1,539,216	4,043,004	1,504,244	3,992,912
Fee and commission income	4	445,543	1,296,948	396,159	1,060,317
Fee and commission expenses	4	(103,844)	(305,661)	(104,887)	(312,018)
<b>Net fees and commission receipts</b>		341,699	991,287	291,272	748,299
Dividend income					
Net income from trading operations	5	212,705	560,622	191,087	474,502
Other operating income	6	211,709	711,332	192,483	563,242
<b>Operating income</b>		2,305,329	6,306,245	2,179,086	5,778,955
Net increase in allocation to reserves for possible assets loss	7	272,961	1,427,972	214,859	(187,824)
General administrative expenses	8	(988,730)	(2,842,730)	(816,753)	(2,545,568)
Other operating expenses	9	(355,408)	(1,079,620)	(358,674)	(1,070,580)
Net profit/loss from investments in controlled entities	10				
<b>Profit/ (loss) before taxation</b>		1,234,152	3,811,867	1,218,518	1,974,983
Profit tax (benefit)	11	(271,201)	(797,957)	(215,691)	(334,679)
<b>Profit/ (loss) after taxation</b>		962,951	3,013,910	1,002,827	1,640,304
Basic earning per share	12	28	86	29	47
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>		85,589	(172,120)	16,665	38,013
Differences in rates from restated foreign transactions					
Revaluation of financial assets available for sale		85,589	(172,120)	16,665	38,013
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
<b>Other comprehensive financial result after taxation</b>		85,589	(172,120)	16,665	38,013
<b>Comprehensive financial result</b>		1,048,540	2,841,790	1,019,492	1,678,317
<b>Including</b>					
Parent company share					
Noncontrollable stock					
Basic earning per share		30	81	29	48
Diluted earning per share					

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.10.14

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