

INTERIM STATEMENT
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)
"31" DECEMBER 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	5,518,440	20,166,107	4,574,831	18,767,409
Interest and similar expenses	3	(4,205,055)	(14,809,718)	(3,280,348)	(12,804,964)
Net interest and similar income		1,313,385	5,356,389	1,294,483	5,962,445
Fee and commission income	4	635,517	1,932,465	468,968	1,528,452
Fee and commission expenses	4	(124,207)	(429,868)	(106,597)	(546,758)
Net fees and commission receipts		511,310	1,502,597	362,371	981,694
Dividend income					
Net income from trading operations	5	266,974	827,596	149,627	851,926
Other operating income	6	345,130	1,056,462	192,162	546,453
Operating income		2,436,799	8,743,044	1,998,643	8,342,518
Net increase in allocation to reserves for possible assets loss	7	75,602	1,503,572	435,314	(885,530)
General administrative expenses	8	(1,423,344)	(4,266,074)	(1,061,027)	(2,782,503)
Other operating expenses	9	(404,244)	(1,483,862)	(377,919)	(2,548,957)
Net profit/loss from investments in controlled entities	10				
Profit/ (loss) before taxation		684,813	4,496,680	995,011	2,125,528
Profit tax (benefit)	11	(171,308)	(969,265)	(67,286)	(234,838)
Profit/ (loss) after taxation		513,505	3,527,415	927,725	1,890,690
Basic earning per share	12	15	101	27	54
Diluted earning per share	12				
Net profit of the period					
Inclusive of					
Parent company share					
Noncontrollable stock					
Other comprehensive financial result		(631,911)	(804,031)	1,708,970	1,746,982
Differences in rates from restated foreign transactions					
Revaluation of financial assets available for sale		(631,911)	(804,031)	1,119,692	1,157,704
Cash flow hedge					
Gains from noncurrent assets revaluation				589,278	589,278
Profit tax for other comprehensive income				(349,598)	(349,397)
Other comprehensive financial result after taxation		(631,911)	(804,031)	1,359,372	1,397,585
Comprehensive financial result		(118,406)	2,723,384	2,287,097	3,288,275
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		(3)	78	65	94
Diluted earning per share					

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.01.15

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