

INTERIM STATEMENT  
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)

"31" DECEMBER 2018

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	10,546,654	41,632,312	9,802,819	35,260,107
Interest and similar expenses	3	(8,148,584)	(33,554,399)	(8,313,839)	(28,679,072)
<b>Net interest and similar income</b>		2,398,070	8,077,913	1,488,980	6,581,035
Fee and commission income	4	1,513,751	4,751,577	1,027,118	3,308,599
Fee and commission expenses	4	(171,501)	(631,516)	(120,664)	(390,210)
<b>Net fees and commission receipts</b>		1,342,250	4,120,061	906,454	2,918,389
Dividend income					
Net income from trading operations	5	727,999	2,189,615	480,639	1,519,112
Other operating income	6	1,125,351	3,861,768	838,796	2,724,676
<b>Operating income</b>		5,593,670	18,249,357	3,714,869	13,743,212
Net increase in allocation to reserves for possible assets loss	7	(1,198,325)	(4,228,565)	368,097	(2,039,875)
General administrative expenses	8	(1,995,479)	(6,484,588)	(1,794,149)	(5,784,366)
Other operating expenses	9	(823,285)	(3,220,549)	(907,365)	(3,184,847)
Net profit/loss from investments in controlled entities	10				
<b>Profit/ (loss) before taxation</b>		1,576,581	4,315,655	1,381,452	2,734,124
Profit tax (benefit)	11	(386,215)	(983,135)	(310,293)	(601,104)
<b>Profit/ (loss) after taxation</b>		1,190,366	3,332,520	1,071,159	2,133,020
Basic earning per share	12	29	81	26	52
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>		(26,022)	180,350	251,280	505,727
Differences in rates from restated foreign transactions					
Revaluation of financial assets at fair value through other comprehensive income		(26,022)	180,350	251,280	505,727
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
<b>Other comprehensive financial result after taxation</b>		(26,022)	180,350	251,280	505,727
<b>Comprehensive financial result</b>		1,164,344	3,512,870	1,322,439	2,638,747
<b>Including</b>					
Parent company share					
Noncontrollable stock					
Basic earning per share		28	85	32	64
Diluted earning per share					

Chairman of the Executive Board of the Bank  Arsen Mikayelyan

Chief accountant  Narine Sargsyan

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