

INTERIM STATEMENT
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)

"30" SEPTEMBER 2015
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	6,831,812	19,839,878	5,090,948	14,647,667
Interest and similar expenses	3	(4,999,157)	(14,626,381)	(3,551,732)	(10,604,663)
Net interest and similar income		1,832,655	5,213,497	1,539,216	4,043,004
Fee and commission income	4	620,863	1,695,467	445,543	1,296,948
Fee and commission expenses	4	(122,771)	(333,437)	(103,844)	(305,661)
Net fees and commission receipts		498,092	1,362,030	341,699	991,287
Dividend income					
Net income from trading operations	5	310,180	717,340	212,705	560,622
Other operating income	6	552,192	1,307,890	211,709	711,332
Operating income		3,193,119	8,600,757	2,305,329	6,306,245
Net increase in allocation to reserves for possible assets loss	7	(1,191,548)	(1,719,440)	272,961	1,427,972
General administrative expenses	8	(1,021,827)	(3,177,122)	(988,730)	(2,842,730)
Other operating expenses	9	(439,965)	(1,250,263)	(355,408)	(1,079,620)
Net profit/loss from investments in controlled entities	10				
Profit/ (loss) before taxation		539,779	2,453,932	1,234,152	3,811,867
Profit tax (benefit)	11	(118,926)	(485,845)	(271,201)	(797,957)
Profit/ (loss) after taxation		420,853	1,968,087	962,951	3,013,910
Basic earning per share	12	12	56	28	86
Diluted earning per share	12				
Net profit of the period					
Inclusive of					
Parent company share					
Noncontrollable stock					
Other comprehensive financial result		(15,285)	(343,792)	85,589	(172,120)
Differences in rates from restated foreign transactions					
Revaluation of financial assets available for sale		(15,285)	(343,792)	85,589	(172,120)
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
Other comprehensive financial result after taxation		(15,285)	(343,792)	85,589	(172,120)
Comprehensive financial result		405,568	1,624,295	1,048,540	2,841,790
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		12	46	30	81
Diluted earning per share					

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.10.15

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