

INTERIM STATEMENT
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)

"31" DECEMBER 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	6,984,396	26,824,269	5,518,440	19,963,393
Interest and similar expenses	3	(5,053,943)	(19,680,324)	(4,205,055)	(14,644,628)
Net interest and similar income		1,930,453	7,143,945	1,313,385	5,318,765
Fee and commission income	4	649,627	2,345,097	635,517	1,932,257
Fee and commission expenses	4	(119,786)	(453,223)	(124,207)	(571,819)
Net fees and commission receipts		529,841	1,891,874	511,310	1,360,438
Dividend income					
Net income from trading operations	5	244,489	961,829	266,974	827,596
Other operating income	6	395,539	1,703,430	345,130	1,179,624
Operating income		3,100,322	11,701,078	2,436,799	8,686,423
Net increase in allocation to reserves for possible assets loss	7	(2,200,372)	(3,919,812)	75,602	1,337,283
General administrative expenses	8	(1,367,371)	(4,544,493)	(1,423,344)	(4,124,119)
Other operating expenses	9	(442,586)	(1,692,849)	(404,244)	(1,483,862)
Net profit/loss from investments in controlled entities	10				
Profit/ (loss) before taxation		(910,007)	1,543,924	684,813	4,415,725
Profit tax (benefit)	11	185,696	(300,149)	(171,308)	(967,169)
Profit/ (loss) after taxation		(724,311)	1,243,775	513,505	3,448,556
Basic earning per share	12	(21)	36	15	99
Diluted earning per share	12				
Net profit of the period					
Inclusive of					
Parent company share					
Noncontrollable stock					
Other comprehensive financial result		155,990	(187,802)	(631,911)	(1,005,289)
Differences in rates from restated foreign transactions					
Revaluation of financial assets available for sale		155,990	(187,802)	(631,911)	(1,005,289)
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					201,058
Other comprehensive financial result after taxation		155,990	(187,802)	(631,911)	(804,231)
Comprehensive financial result		(568,321)	1,055,973	(118,406)	2,644,325
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		(16)	30	(3)	76
Diluted earning per share					

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.01.16

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