

INTERIM STATEMENT
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)
"30" JUNE 2020
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	12,846,924	25,098,615	11,008,333	21,615,022
Interest and similar expenses	3	(9,377,797)	(18,500,344)	(8,260,778)	(16,585,455)
Net interest and similar income		3,469,127	6,598,271	2,747,555	5,029,567
Fee and commission income	4	1,763,647	3,611,255	1,366,732	2,651,951
Fee and commission expenses	4	(199,150)	(435,604)	(215,131)	(411,650)
Net fees and commission receipts		1,564,497	3,175,651	1,151,601	2,240,301
Dividend income					
Net income from trading operations	5	2,086,539	3,754,636	1,749,468	2,862,536
Other operating income	6	666,775	1,445,089	677,196	1,257,527
Operating income		7,786,938	14,973,647	6,325,820	11,389,931
Net increase in allocation to reserves for possible assets loss	7	(4,337,672)	(6,812,617)	(998,844)	(2,591,917)
General administrative expenses	8	(1,987,334)	(4,029,159)	(2,015,747)	(3,975,973)
Other operating expenses	9	(1,111,579)	(2,414,728)	(967,939)	(1,831,163)
Net profit/loss from investments in controlled entities	10				
Profit/ (loss) before taxation		350,353	1,717,143	2,343,290	2,990,878
Profit tax (benefit)	11	0	(328,915)	(573,228)	(772,680)
Profit/ (loss) after taxation		350,353	1,388,228	1,770,062	2,218,198
Basic earning per share	12	7	27	43	54
Diluted earning per share	12				
Net profit of the period					
Inclusive of					
Parent company share					
Noncontrollable stock					
Other comprehensive financial result		3,703,055	3,456,137	(1,135,951)	(1,719,355)
Differences in rates from restated foreign transactions					
Revaluation of financial assets at fair value through other comprehensive income		3,703,055	3,456,137	(1,135,951)	(1,719,355)
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
Other comprehensive financial result after taxation		3,703,055	3,456,137	(1,135,951)	(1,719,355)
Comprehensive financial result		4,053,408	4,844,365	634,111	498,843
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		79	95	15	12
Diluted earning per share					



Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

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