

INTERIM STATEMENT
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)

"30" JUNE 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	6,780,707	13,008,066	5,008,948	9,556,718
Interest and similar expenses	3	(4,837,041)	(9,627,224)	(3,519,754)	(7,052,932)
Net interest and similar income		1,943,666	3,380,842	1,489,194	2,503,786
Fee and commission income	4	602,651	1,074,604	422,315	851,406
Fee and commission expenses	4	(108,063)	(210,666)	(108,522)	(201,817)
Net fees and commission receipts		494,588	863,938	313,793	649,589
Dividend income					
Net income from trading operations	5	186,654	407,160	218,203	347,917
Other operating income	6	405,665	755,698	205,900	499,623
Operating income		3,030,573	5,407,638	2,227,090	4,000,915
Net increase in allocation to reserves for possible assets loss	7	(72,360)	(527,892)	172,688	1,155,011
General administrative expenses	8	(1,178,336)	(2,155,295)	(892,779)	(1,854,000)
Other operating expenses	9	(404,506)	(810,298)	(357,714)	(724,214)
Net profit/loss from investments in controlled entities	10				
Profit/ (loss) before taxation		1,375,371	1,914,153	1,149,285	2,577,712
Profit tax (benefit)	11	(264,035)	(366,919)	(238,023)	(526,756)
Profit/ (loss) after taxation		1,111,336	1,547,234	911,262	2,050,956
Basic earning per share	12	32	44	26	59
Diluted earning per share	12				
Net profit of the period					
Inclusive of					
Parent company share					
Noncontrollable stock					
Other comprehensive financial result		(80,567)	(328,507)	(44,858)	(257,709)
Differences in rates from restated foreign transactions					
Revaluation of financial assets available for sale		(80,567)	(328,507)	(44,858)	(257,709)
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
Other comprehensive financial result after taxation		(80,567)	(328,507)	(44,858)	(257,709)
Comprehensive financial result		1,030,769	1,218,727	866,404	1,793,247
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		29	35	25	51
Diluted earning per share					

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.07.15

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