

INTERIM STATEMENT
ON COMPREHENSIVE FINANCIAL RESULTS (Form 6)

"30" JUNE 2016

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	7,372,484	14,366,484	6,780,707	13,008,066
Interest and similar expenses	3	(5,303,516)	(10,473,445)	(4,837,041)	(9,627,224)
Net interest and similar income		2,068,968	3,893,039	1,943,666	3,380,842
Fee and commission income	4	596,720	1,097,683	602,651	1,074,604
Fee and commission expenses	4	(102,155)	(199,952)	(108,063)	(210,666)
Net fees and commission receipts		494,565	897,731	494,588	863,938
Dividend income					
Net income from trading operations	5	266,880	541,566	186,654	407,160
Other operating income	6	452,607	1,249,260	405,665	755,698
Operating income		3,283,020	6,581,596	3,030,573	5,407,638
Net increase in allocation to reserves for possible assets loss	7	(241,370)	(1,282,222)	(72,360)	(527,892)
General administrative expenses	8	(1,131,695)	(2,266,216)	(1,178,336)	(2,155,295)
Other operating expenses	9	(616,668)	(1,112,480)	(404,506)	(810,298)
Net profit/loss from investments in controlled entities	10				
Profit/ (loss) before taxation		1,293,287	1,920,678	1,375,371	1,914,153
Profit tax (benefit)	11	(237,150)	(377,204)	(264,035)	(366,919)
Profit/ (loss) after taxation		1,056,137	1,543,474	1,111,336	1,547,234
Basic earning per share	12	30	44	32	44
Diluted earning per share	12				
Net profit of the period					
Inclusive of					
Parent company share					
Noncontrollable stock					
Other comprehensive financial result		328,346	534,271	(80,567)	(328,507)
Differences in rates from restated foreign transactions					
Revaluation of financial assets available for sale		328,346	534,271	(80,567)	(328,507)
Cash flow hedge					
Gains from noncurrent assets revaluation					
Profit tax for other comprehensive income					
Other comprehensive financial result after taxation		328,346	534,271	(80,567)	(328,507)
Comprehensive financial result		1,384,483	2,077,745	1,030,769	1,218,727
Including					
Parent company share					
Noncontrollable stock					
Basic earning per share		40	59	29	35
Diluted earning per share					

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.07.16

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