



Annex 6
Approved by
CBA Board Resolution no. 205 N
as at 10.07.2007

**Interim Statement
on Financial Results (Form 6)**

September 30, 2008

“ARDSHININVESTBANK” CJSC

13 Grigor Lusavorich, 0015 Yerevan RA

(thous. drams)

Item	Notes	Reporting period	YTD	The same period of the prior year	Prior YTD
Interest and similar incomes	3	3,344,397	9,266,132	2,176,169	5,415,082
Interest and similar expenses	3	(1,074,184)	(3,004,833)	(679,232)	(1,591,804)
Net interest and similar income		2,270,213	6,261,299	1,496,937	3,823,278
Fee and commission income	4	893,519	2,225,277	695,614	1,775,737
Fee and commission expense	4	(1,108)	(2,485)	(2,118)	(11,323)
Net fee and commission income		892,411	2,222,792	693,496	1,764,414
Dividend Income					
Net trading income	5	606,116	1,502,262	484,020	1,369,669
Other operating income	6	30,125	79,198	22,518	64,903
Operating income		3,798,865	10,065,551	2,696,971	7,022,264
Net deductions to the provision for possible losses on assets	7	(130,033)	(263,662)	(145,000)	(93,736)
General administrative expenses	8	(1,032,482)	(3,472,533)	(799,253)	(2,238,652)
Other operating expenses	9	(302,112)	(850,350)	(269,027)	(777,752)
Net gain / (loss) from investments in controlled entities	10				
Profit / (loss) before tax		2,334,238	5,479,006	1,483,691	3,912,124
Profit tax (reimbursement)	11	(458,651)	(1,127,464)	(284,663)	(741,032)
Profit / (loss) after tax		1,875,587	4,351,542	1,199,028	3,171,092
Dividends payable, including					
on preference shares					
on ordinary shares					
Basic earning per share	12				
Diluted earnings per share	12				
Net profit					
including					
attributable to parent company					
Minority interest					

Chairman of the Management Board

(Chief Executive Officer) _____ A. Andreasyan

Chief accountant _____ M. Sahakyan

Approval date 14.10.2008

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