



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

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

December 31, 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	3,482,824	12,748,956	2,475,225	7,890,307
Interest and similar expenses	3	(1,153,285)	(4,158,118)	(650,282)	(2,242,086)
Net interest and similar income		2,329,539	8,590,838	1,824,943	5,648,221
Fee and commission income	4	778,005	3,003,282	775,906	2,551,643
Fee and commission expense	4	(1,400)	(3,885)	(862)	(12,185)
Net fee and commission income		776,605	2,999,397	775,044	2,539,458
Dividend Income					
Net trading income	5	588,485	2,090,747	460,833	1,830,502
Other operating income	6	29,109	108,307	19,133	84,036
Operating income		3,723,738	13,789,289	3,079,953	10,102,217
Net deductions to the provision for possible losses on assets	7	(335,639)	(599,301)	(98,882)	(192,618)
General administrative expenses	8	(1,137,274)	(4,609,807)	(1,296,615)	(3,535,267)
Other operating expenses	9	(399,705)	(1,250,055)	(359,654)	(1,137,406)
Net gain / (loss) from investments in controlled entities	10				
Profit / (loss) before tax		1,851,120	7,330,126	1,324,802	5,236,926
Profit tax (reimbursement)	11	(340,176)	(1,467,640)	(307,094)	(1,048,126)
Profit / (loss) after tax		1,510,944	5,862,486	1,017,708	4,188,800
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 19.01.2009

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