

Interim Balance Sheet (Form 7)

March 31, 2009

"ARDSHININVESTBANK" CJSC

13 Grigor Lusavorich, 0015 Yerevan RA

(thous. drams)

	Item	Notes	Reporting period	Prior year-end (approved)
1	Assets			
1.1	Cash and balances with the CBA	13	25,868,178	17,643,630
1.2	Banking standardized bullions of precious metals		3,838	3,838
1.3	Due from banks and other financial institutions	14	7,364,022	7,655,294
1.4	Financial assets held for trading	15		
1.5	Loans and other advances to customers		73,476,495	72,932,807
1.6	Investments available for sale	17	4,093,456	4,832,240
1.7	Investments held to maturity	18		
1.8	Investments in equity capital of controlled entities /subsidiary	19		
1.9	Property, plant and equipment and intangible assets	20	9,627,189	9,760,013
1.10	Deferred tax assets	11		
1.11	Other assets	21	621,417	365,254
	Total assets		121,054,595	113,193,076
2	Liabilities			
2.1	Due to banks and other financial institutions	22	17,754,291	14,622,265
2.2	Due to customers	23	73,909,197	70,009,175
2.3	Securities issued by the Bank	24	848,914	1,511,065
2.4	Financial liabilities held for trading	25		
2.5	Amounts payable	26	64,678	67,827
2.6	Deferred tax liabilities	11	594,211	594,211
2.7	Provisions	7	130,375	137,900
2.8	Other liabilities	27	1,166,538	1,058,381
	Total liabilities		94,468,204	88,000,824
3	Equity			
3.1	Share capital	28	13,802,404	13,802,404
3.2	Share premium		1,711,179	1,711,179
3.3	Reserves		3,380,840	3,298,503
3.3.1	General reserve		675,308	675,308
3.3.2	Revaluation reserves		2,705,532	2,623,195
3.4	Retained earnings/ (loss)		7,691,968	6,380,166
3.5	Other elements of equity	29		
	Equity attributable to parent company			
	Minority interest			
	Total equity		26,586,391	25,192,252
	Total liabilities and equity		121,054,595	113,193,076

Chairman of the Management Board
(Chief Executive Officer) _____

Chief accountant _____

Approval date 14.04.2009

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