

Interim Balance Sheet (Form 7)

September 30, 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	31,383,259	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	21,299,266	7,655,294
1.4	Financial assets held for trading	15		
1.5	Loans and other advances to customers		56,069,569	72,921,342
1.6	Investments available for sale	17	3,538,465	4,832,240
1.7	Investments held to maturity	18		
1.8	Investments in equity capital of controlled entities	19		
1.9	Property, plant and equipment and intangible assets	20	9,213,147	9,760,013
1.10	Deferred tax assets	11		
1.11	Other assets	21	1,353,583	376,719
	Total assets		122,861,127	113,193,076
2	Liabilities			
2.1	Due to banks and other financial institutions	22	13,053,950	14,622,265
2.2	Due to customers	23	81,100,494	70,009,175
2.3	Securities issued by the Bank	24	798,610	1,511,065
2.4	Financial liabilities held for trading	25	0	
2.5	Amounts payable	26	69,288	67,827
2.6	Deferred tax liabilities	11	594,211	594,211
2.7	Provisions	7	117,981	137,900
2.8	Other liabilities	27	466,696	1,058,381
	Total liabilities		96,201,230	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		3,525,051	3,298,503
3.3.1	General reserve		963,121	675,308
3.3.2	Revaluation reserves		2,561,930	2,623,195
3.4	Retained earnings/ (loss)		7,621,263	6,380,166
3.5	Other elements of equity	29		
	Equity attributable to parent company			
	Minority interest			
	Total equity		26,659,897	25,192,252
	Total liabilities and equity		122,861,127	113,193,076

Chairman of the Management Board
(Chief Executive Officer) _____ N. Karamanukyan

Chief accountant _____ M. Sahakyan

Approval date 14.10.2009

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