

**Interim Statement  
Income Statement (Form 6)**

**December 31, 2009**

**“ARDSHININVESTBANK” CJSC**

13 Grigor Lusavorich, 0015 Yerevan RA

*(ths drams)*

Item	Notes	Reporting period	YTD	The same period of the prior year	Prior YTD
Interest and similar incomes	3	2,580,260	11,807,401	3,788,808	13,054,940
Interest and similar expenses	3	(1,463,102)	(5,543,447)	(1,153,285)	(4,158,118)
<b>Net interest and similar income</b>		<b>1,117,158</b>	<b>6,263,954</b>	<b>2,635,523</b>	<b>8,896,822</b>
Fee and commission income	4	563,931	2,134,399	472,021	2,697,298
Fee and commission expense	4	(2,184)	(31,538)	(1,400)	(3,885)
<b>Net fee and commission income</b>		<b>561,747</b>	<b>2,102,861</b>	<b>470,621</b>	<b>2,693,413</b>
Dividend Income					
Net income from trade operations	5	210,658	1,716,578	671,897	2,174,159
Other operating income	6	113,074	265,986	29,109	108,307
<b>Operating income</b>		<b>2,002,637</b>	<b>10,349,379</b>	<b>3,807,150</b>	<b>13,872,701</b>
Net allotments to the provision for possible losses on assets	7	65,082	(2,099,352)	(1,113,917)	(1,377,579)
General administrative expenses	8	(1,375,497)	(4,185,152)	(1,137,274)	(4,609,807)
Other operating expenses	9	(426,526)	(1,647,015)	(399,705)	(1,250,055)
Net gain / (loss) from investments in controlled entities	10				
<b>Profit / (loss) before tax</b>		<b>265,696</b>	<b>2,417,860</b>	<b>1,156,254</b>	<b>6,635,260</b>
Profit tax (reimbursement)	11	(148,353)	(482,649)	(319,606)	(1,447,070)
<b>Profit / (loss) after tax</b>		<b>117,343</b>	<b>1,935,211</b>	<b>836,648</b>	<b>5,188,190</b>
Dividends of which					
on preference shares					
on ordinary shares					
Basic earning per share	12				
Diluted earnings per share	12				
<b>Net profit of the period</b>					
of which					
<b>attributable to parent company</b>					
<b>minority interest</b>					

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

Chief accountant \_\_\_\_\_ M. Sahakyan

Approval date 21.01.2010

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