

Interim Balance Sheet (Form 7)

December 31, 2009

“ARDSHININVESTBANK” CJSC

13 Grigor Lusavorich, 0015 Yerevan RA

(ths drams)

	Item	Notes	Reporting period	Prior year-end (approved)
1	Assets			
1.1	Cash and balances with the CBA	13	31,769,583	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	11,764,074	7,655,294
1.4	Financial assets held for trading	15		
1.5	Loans and other advances to customers		54,910,371	72,921,342
1.6	Investments available for sale	17	10,760,718	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	9,054,421	9,760,013
1.10	Deferred tax assets	11		
1.11	Other assets	21	1,218,145	376,719
	Total assets		119,481,150	113,193,076
2	Liabilities			
2.1	Due to banks and other financial institutions	22	13,647,770	14,622,265
2.2	Due to customers	23	77,407,094	70,009,175
2.3	Securities issued by the Bank	24		1,511,065
2.4	Financial liabilities held for trading	25		
2.5	Amounts payable	26	70,923	67,827
2.6	Deferred tax liabilities	11	631,456	594,211
2.7	Provisions	7	108,083	137,900
2.8	Other liabilities	27	280,737	1,058,381
	Total liabilities		92,146,063	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		3,830,593	3,298,503
3.3.1	General reserve		963,121	675,308
3.3.2	Revaluation reserves		2,867,472	2,623,195
3.4	Retained earnings/ (loss)		7,990,911	6,380,166
3.5	Other equity components	29		
	Equity attributable to parent company			
	Minority interest			
	Total equity		27,335,087	25,192,252
	Total liabilities and equity		119,481,150	113,193,076

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

Chief accountant _____ M. Sahakyan

Approval date 21.01.2010

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