

Interim Financial Statements
Income statement

«30» September 2018

ACBA-CREDIT AGRICOLE BANK CJSC
Address: 82-84 Aram Street, Yerevan, Armenia

Name	01.07.18- 30.09.18	01.01.18- 30.09.18	01.07.17-30.09.17	01.01.17-30.09.17
Interest income	8,126,485	23,543,558	8,069,058	24,332,789
Interest expenses	(3,565,766)	(10,161,521)	(3,785,320)	(11,078,002)
Net interest income	4,560,719	13,382,037	4,283,738	13,254,787
Fee and commission income	1,166,307	3,112,139	1,007,585	2,689,209
Fee and commission expenses	(510,338)	(1,177,723)	(458,731)	(1,262,584)
Net fee and commission income	655,968	1,934,417	548,853	1,426,625
Dividend income	1,861	5,569	1,467	5,353
Net income from trade operations	552,166	1,281,617	457,686	1,038,594
Other operating income	447,527	1,594,806	909,376	2,438,776
Operating income	6,218,242	18,198,445	6,201,121	18,164,135
Impairment losses	(540,853)	(276,030)	(588,795)	(1,915,864)
General administrative expenses	(3,014,858)	(8,812,268)	(2,755,822)	(8,443,009)
Other operating expenses	(760,074)	(2,096,546)	(640,370)	(2,121,539)
Net profit/(loss) from investments in controlled entities	84,856	142,746	25,422	63,307
Negative goodwill	-	-	-	-
Profit/ (loss) before taxes	1,987,312	7,156,348	2,241,555	5,747,030
Income tax charge	(352,112)	(1,592,072)	(468,684)	(1,246,054)
Net Profit/ (loss) for the period, including:	1,635,200	5,564,276	1,772,871	4,500,976
Equity holders of parent entity	1,635,200	5,564,276	1,722,483	4,439,551
Non-controlling interests	0	0	50,388	61,425
Other comprehensive income				
Currency translation differences of the financial statements with a foreign operation				
Revaluation of assets at fair value through other comprehensive income	195,127	(20,952)	233,928	609,331
Cash Flow hedges				
Revaluation of non-current assets				
Income tax on comprehensive income				
Other comprehensive income after tax			-	
Total comprehensive income, including:	1,830,327	5,543,324	2,006,799	5,110,307
Equity holders of parent entity	1,830,327	5,543,324	1,956,411	5,048,882
Non-controlling interests	-		50,388	61,425

General Executive Director



H. Andriasyan

H. Andriasyan

Chief Accountant

A. Hakobyan