

Capital investments CJSC
Consolidated Financial Statements for the year ended 31 December 2016

**CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
INCOME FOR THE YEAR ENDED 31 DECEMBER 2016**

in '000 AMD	Notes	2016	2015
Interest income	7	99,498	81,791
Interest expense	7	(53,962)	(49,758)
Net interest income	7	45,536	32,033
Fee and commission income	8	51,950	72,139
Fee and commission expense	8	(18,179)	(20,081)
Net fee and commission income	8	33,771	52,058
Net gain from financial assets at fair value through profit or loss	9	128,636	19,197
Other operating income		-	685
Operating income		207,943	103,973
Administrative expenses	10	(106,635)	(101,642)
Other operating expenses		(2,109)	(841)
Profit before income tax		99,199	1,490
Income tax (expense) / benefit	11	(16,676)	543
Profit and total comprehensive income for the year		82,523	2,033

Approved for issuance on 27 April 2017:

Tigran Karapetyan
General Director

Argam Abrahamyan
Chief Accountant,
“AN Audit” CJSC authorized