

Income statement

As at 30.09.2014
ARARATBANK OJSC
 19 Pushkin str., Yerevan RA

thous. AMD

Item	01.01.2014- 30.09.2014	01.01.2013-30.09.2013
Interest and similar income	8,450,826	8,155,049
Interest and similar expense	(3,525,149)	(3,606,473)
Net interest income	4,925,677	4,548,576
Fee and commission income	731,034	664,453
Fee and commission expense	(275,954)	(261,490)
Net fee and commission income	455,080	402,963
Net gains from trade operations	755,264	730,348
Other income	276,468	283,170
Administrative income	1,031,732	1,013,518
Impairment charge for possible losses of assets	(140,132)	(320,268)
Administrative expenses	(2,429,510)	(2,157,320)
Other operating expenses	(607,042)	(525,150)
Profit before tax	3,235,805	2,962,319
Profit tax	(494,374)	(562,192)
Profit after tax	2,741,431	2,400,127
Net profit for the period	2,741,431	2,400,127
Net gains realized to net profit on disposal of available-for sale investments	(137,967)	255,604
Income tax relating to components of other comprehensive income	27,593	(51,121)
Other comprehensive income for the period, net of tax	(110,374)	204,483
Total comprehensive income for the period	2,631,057	2,604,610

