

Income statement

As at 30.09.2018
ARARATBANK OJSC
19 Pushkin str., Yerevan RA

thous. AMD

Item	01.01.2018- 30.09.2018	01.01.2017- 30.09.2017
Interest and similar income	11,964,115	12,044,749
Interest and similar expense	(6,661,115)	(6,440,612)
Net interest income	5,303,000	5,604,137
Fee and commission income	1,079,114	985,349
Fee and commission expense	(583,425)	(567,111)
Net fee and commission income	495,689	418,238
Income from dividends	-	-
Net gains from trade operations	1,100,217	1,054,862
Other income	400,671	612,398
Administrative income	1,500,888	1,667,260
Impairment charge for possible losses of assets	641,426	(1,164,318)
Administrativ expenses	(3,600,137)	(3,488,413)
Other operating expenses	(1,558,629)	(1,045,440)
Profit before tax	2,782,237	1,991,464
Profit tax	(459,361)	(255,121)
Profit after tax	2,322,876	1,736,343
Net profit for the period	2,322,876	1,736,343
Net gains realized to net profit on disposal of available-for sale investments	(428,446)	193,259
Income tax relating to components of other comprehensive income	85,689	(38,652)
Other comprehensive income for the period, net of tax	(342,757)	154,607
Total comprehensive income for the period	1,980,119	1,890,950

