

Income statement

As at 31.03.2016
ARARATBANK OJSC
19 Pushkin str., Yerevan RA

thous. AMD

Item	01.01.2016- 31.03.2016	01.01.2015- 31.03.2015
Interest and similar income	2,564,105	2,733,349
Interest and similar expense	(1,431,984)	(1,586,712)
Net interest income	1,132,121	1,146,637
Fee and commission income	227,737	201,075
Fee and commission expense	(115,182)	(69,160)
Net fee and commission income	112,555	131,915
Income from dividends		
Net gains from trade operations	179,602	222,861
Other income	123,113	99,395
Administrative income	302,715	322,256
Impairment charge for possible losses of assets	(282,975)	50,874
Administrativ expenses	(875,709)	(856,143)
Other operating expenses	(189,521)	(214,336)
Profit before tax	199,186	581,203
Profit tax	(22,399)	(175,546)
Profit after tax	176,787	405,657
Net profit for the period	176,787	405,657
Net gains realized to net profit on disposal of available-for sale investments	76,838	(461,087)
Income tax relating to components of other comprehensive income	(15,368)	92,217
Other comprehensive income for the period, net of tax	61,470	(368,870)
Total comprehensive income for the period	238,257	36,787

