

Income statement

As at 30.09.2016
ARARATBANK OJSC
19 Pushkin str., Yerevan RA

thous. AMD

Item	01.01.2016- 30.09.2016	01.01.2015- 30.09.2015
Interest and similar income	8,004,236	7,749,528
Interest and similar expense	(4,301,306)	(4,335,012)
Net interest income	3,702,930	3,414,516
Fee and commission income	753,671	723,884
Fee and commission expense	(416,186)	(324,601)
Net fee and commission income	337,485	399,283
Income from dividends	-	325
Net gains from trade operations	554,277	643,981
Other income	340,890	423,086
Administrative income	895,167	1,067,392
Impairment charge for possible losses of assets	(922,922)	(607,143)
Administrativ expenses	(2,664,060)	(2,541,048)
Other operating expenses	(591,723)	(606,318)
Profit before tax	756,877	1,126,682
Profit tax	(24,049)	(238,390)
Profit after tax	732,828	888,292
Net profit for the period	732,828	888,292
Net gains realized to net profit on disposal of available-for sale investments	1,111,115	(272,969)
Income tax relating to components of other comprehensive income	(222,223)	54,594
Other comprehensive income for the period, net of tax	888,892	(218,375)
Total comprehensive income for the period	1,621,720	669,917

