

# Income statement

As at 30.09.2015  
**ARARATBANK OJSC**  
 19 Pushkin str., Yerevan RA

thous. AMD

Item	01.01.2015- 30.09.2015	01.01.2014- 30.09.2014
Interest and similar income	7,749,528	8,450,826
Interest and similar expense	(4,335,012)	(3,525,149)
<b>Net interest income</b>	<b>3,414,516</b>	<b>4,925,677</b>
Fee and commission income	723,884	731,034
Fee and commission expense	(324,601)	(275,954)
<b>Net fee and commission income</b>	<b>399,283</b>	<b>455,080</b>
Income from dividends	325	-
Net gains from trade operations	643,981	755,264
Other income	423,086	276,468
<b>Administrative income</b>	<b>1,067,392</b>	<b>1,031,732</b>
Impairment charge for possible losses of assets	(607,143)	(140,132)
Administrativ expenses	(2,541,048)	(2,429,510)
Other operating expenses	(606,318)	(607,042)
<b>Profit before tax</b>	<b>1,126,682</b>	<b>3,235,805</b>
<b>Profit tax</b>	<b>(238,390)</b>	<b>(494,374)</b>
<b>Profit after tax</b>	<b>888,292</b>	<b>2,741,431</b>
<b>Net profit for the period</b>	<b>888,292</b>	<b>2,741,431</b>
Net gains realized to net profit on disposal of available-for sale investments	(272,969)	(137,967)
Income tax relating to components of other comprehensive income	54,594	27,593
<b>Other comprehensive income for the period, net of tax</b>	<b>(218,375)</b>	<b>(110,374)</b>
<b>Total comprehensive income for the period</b>	<b>669,917</b>	<b>2,631,057</b>

