

Income statement

As at 31.03.2019

ARARATBANK OJSC
19 Pushkin str., Yerevan RA

thous. AMD

Item	01.01.2019- 31.03.2019	01.01.2018- 31.03.2018
Interest and similar income	3,849,387	3,986,367
Interest and similar expense	(2,326,686)	(2,206,336)
Net interest income	1,522,701	1,780,031
Fee and commission income	395,787	348,409
Fee and commission expense	(137,078)	(166,165)
Net fee and commission income	258,709	182,244
Income from dividends		
Net gains from trade operations	208,357	418,561
Other income	164,536	154,063
Administrative income	372,893	572,624
Impairment charge for possible losses of assets	(101,285)	271,903
Administrativ expenses	(1,139,395)	(1,208,591)
Other operating expenses	(549,432)	(538,165)
Profit before tax	364,191	1,060,046
Profit tax	23,765	(156,916)
Profit after tax	387,956	903,130
Net profit for the period	387,956	903,130
Net gains realized to net profit on disposal of available-for sale investments	(143,999)	(214,062)
Income tax relating to components of other comprehensive income	28,800	42,812
Other comprehensive income for the period, net of tax	(115,199)	(171,250)
Total comprehensive income for the period	272,757	731,880

