

Income statement

As at 30.09.2021
ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Item	01.01.2021- 30.09.2021	01.01.2020- 30.09.2020
Interest and similar income	14,143,988	12,927,056
Interest and similar expense	(7,762,237)	(6,678,769)
Net interest income	6,381,751	6,248,287
Fee and commission income	1,573,493	1,289,748
Fee and commission expense	(897,904)	(666,769)
Net fee and commission income	675,589	622,979
Income from dividends	-	-
Net gains from trade operations	1,120,894	813,911
Other income	1,104,299	446,961
Operating income	2,225,193	1,260,872
Impairment charge for possible losses of assets	(398,502)	(385,089)
Administrativ expenses	(4,048,423)	(4,194,266)
Other operating expenses	(1,626,192)	(1,048,063)
Profit before tax	3,209,416	2,504,720
Profit tax	(273,111)	(424,617)
Profit after tax	2,936,305	2,080,103
Net profit for the period	2,936,305	2,080,103
Net gains realized to net profit on disposal of available-for sale investments	(692,632.00)	(143,090.00)
Changes in provision for expected credit losses for other comprehensive income	57,162	58,527
Income tax relating to components of other comprehensive income	124,674	25,756
Other comprehensive income for the period, net of tax	(510,796)	(58,807)
Total comprehensive income for the period	2,425,509	2,021,296

