

Income statement

As at 30.06.2021

ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Item	01.01.2021- 30.06.2021	01.01.2020- 30.06.2020
Interest and similar income	9,389,325	8,439,276
Interest and similar expense	(5,003,801)	(4,427,858)
Net interest income	4,385,524	4,011,418
Fee and commission income	972,989	811,594
Fee and commission expense	(577,670)	(414,760)
Net fee and commission income	395,319	396,834
Income from dividends	-	-
Net gains from trade operations	647,435	510,132
Other income	958,148	227,209
Operating income	1,605,583	737,341
Impairment charge for possible losses of assets	(580,986)	330,503
Administrativ expenses	(2,707,017)	(2,891,832)
Other operating expenses	(706,054)	(590,022)
Profit before tax	2,392,369	1,994,242
Profit tax	(309,175)	(339,243)
Profit after tax	2,083,194	1,654,999
Net profit for the period	2,083,194	1,654,999
Net gains realized to net profit on disposal of available-for sale investments	(268,341.00)	177,097.00
Changes in provoision for expected credit losses for other comprehensive income	32,719	62,734
Income tax relating to components of other comprehensive income	48,301	(35,419)
Other comprehensive income for the period, net of tax	(187,321)	204,412
Total comprehensive income for the period	1,895,873	1,859,411

