

# Income statement

As at 30.09.2022  
ARARATBANK OJSC  
87 Buzand str., Yerevan RA

thous. AMD

Item	01.01.2022- 30.09.2022	01.01.2021- 31.12.2021
Interest and similar income	17,133,981	19,009,446
Interest and similar expense	(8,803,082)	(10,649,664)
<b>Net interest income</b>	<b>8,330,899</b>	<b>8,359,782</b>
Fee and commission income	2,907,698	2,277,972
Fee and commission expense	(1,058,148)	(1,090,931)
<b>Net fee and commission income</b>	<b>1,849,550</b>	<b>1,187,041</b>
Income from dividends	-	-
Net gains from trade operations	6,912,568	1,636,374
Other income	963,588	804,005
<b>Operating income</b>	<b>7,876,156</b>	<b>2,440,379</b>
Impairment charge for possible losses of assets	(33,590)	(2,685,986)
Administrativ expenses	(4,661,343)	(5,645,012)
Other operating expenses	(1,687,696)	(3,674,000)
<b>Profit before tax</b>	<b>11,673,976</b>	<b>(17,796)</b>
<b>Profit tax</b>	<b>(1,485,938)</b>	<b>63,539</b>
<b>Profit after tax</b>	<b>10,188,038</b>	<b>45,743</b>
<b>Net profit for the period</b>	<b>10,188,038</b>	<b>45,743</b>
Net gains realized to net profit on disposal of available-for sale investments	(1,226,474.00)	(600,205.00)
Changes in provision for expected credit losses for other comprehensive income	7,311	(1,847)
Income tax relating to components of other comprehensive income	219,449	108,369
<b>Other comprehensive income for the period, net of tax</b>	<b>(999,714)</b>	<b>(493,683)</b>
<b>Total comprehensive income for the period</b>	<b>9,188,324</b>	<b>(447,940)</b>

