

Income statement

As at 30.09.2023

ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Item	01.01.2023- 30.09.2023	01.01.2022- 31.12.2022
Interest and similar income	20,900,245	23,362,176
Interest and similar expense	(8,755,425)	(11,657,448)
Net interest income	12,144,820	11,704,728
Fee and commission income	3,753,499	4,473,835
Fee and commission expense	(1,495,331)	(1,651,735)
Net fee and commission income	2,258,168	2,822,100
Income from dividends	-	-
Net gains from trade operations	3,803,450	9,155,550
Other income	702,916	1,158,596
Operating income	4,506,366	10,314,146
Impairment charge for possible losses of assets	44,150	903,395
Administrative expenses	(5,866,783)	(6,901,469)
Other operating expenses	(1,843,285)	(2,680,382)
Profit before tax	11,243,436	16,162,518
Profit tax	(1,397,183)	(2,990,979)
Profit after tax	9,846,253	13,171,539
Net profit for the period	9,846,253	13,171,539
Net gains realized to net profit on disposal of available-for sale investments	1,804,552	(1,108,440)
Changes in provision for expected credit losses for other comprehensive income	(125,803)	(200)
Income tax relating to components of other comprehensive income	(302,175)	-
Other comprehensive income for the period, net of tax	1,376,574	(1,108,640)
Total comprehensive income for the period	11,222,827	12,062,899

Chairman of the Executive Board

Chief Accountant

