

Income statement

As at 31.03.2024

ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Item	01.01.2024- 31.03.2024	01.01.2023- 31.12.2023
Interest and similar income	8,312,216	28,726,729
Interest and similar expense	(3,344,285)	(11,949,269)
Net interest income	4,967,931	16,777,460
Fee and commission income	1,284,161	5,184,595
Fee and commission expense	(652,652)	(2,106,383)
Net fee and commission income	631,509	3,078,212
Income from dividends	-	-
Net gains from trade operations	942,986	5,380,775
Other income	146,918	896,343
Operating income	1,089,904	6,277,118
Impairment charge for possible losses of assets	(151,517)	422,827
Administrativ expenses	(1,977,158)	(8,870,396)
Other operating expenses	(671,056)	(3,699,138)
Profit before tax	3,889,613	13,986,083
Profit tax	(471,520)	(2,561,291)
Profit after tax	3,418,093	11,424,792
Net profit for the period	3,418,093	11,424,792
Net gains realized to net profit on disposal of available-for sale investments	1,110,363	1,382,015
Changes in provision for expected credit losses for other comprehensive income	9,374	(158,894)
Income tax relating to components of other comprehensive income	(197,821)	(200,162)
Other comprehensive income for the period, net of tax	921,916	1,022,959
Total comprehensive income for the period	4,340,009	12,447,751

