

Income statement

As at 30.09.2025

ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Item	01.01.2025- 30.09.2025	01.01.2024- 31.12.2024
Interest and similar income	28,620,032	35,137,987
Interest and similar expense	(11,462,772)	(14,368,056)
Net interest income	17,157,260	20,769,931
Fee and commission income	4,104,571	5,444,051
Fee and commission expense	(2,282,923)	(2,786,883)
Net fee and commission income	1,821,648	2,657,168
Income from dividends	-	4,070
Net gains from trade operations	3,193,159	4,950,653
Other income	577,778	435,469
Operating income	3,770,937	5,390,192
Impairment charge for possible losses of assets	(1,396,266)	(674,565)
Administrativ expenses	(6,962,759)	(9,804,051)
Other operating expenses	(2,389,706)	(2,789,857)
Profit before tax	12,001,114	15,548,818
Profit tax	(1,681,829)	(2,951,827)
Profit after tax	10,319,285	12,596,991
Net profit for the period	10,319,285	12,596,991
Net gains realized to net profit on disposal of available-for sale investments	348,275	1,110,503
Changes in provoisin for expected credit losses for other comprehensive income	(66,404)	(72,325)
Income tax relating to components of other comprehensive income	(62,690)	(185,487)
Other comprehensive income for the period, net of tax	219,179	852,691
Total comprehensive income for the period	10,538,464	13,449,682

