

# Income statement

As at 31.12.2025

ARARATBANK OJSC  
87 Buzand str., Yerevan RA

Item	01.01.2025- 31.12.2025	01.01.2024- 31.12.2024
Interest and similar income	38,396,426	35,137,987
Interest and similar expense	(15,213,544)	(14,368,056)
<b>Net interest income</b>	<b>23,182,882</b>	<b>20,769,931</b>
Fee and commission income	5,480,044	5,444,051
Fee and commission expense	(3,093,129)	(2,786,883)
<b>Net fee and commission income</b>	<b>2,386,915</b>	<b>2,657,168</b>
Income from dividends	-	4,070
Net gains from trade operations	4,147,684	4,950,653
Other income	837,612	435,469
<b>Operating income</b>	<b>4,985,296</b>	<b>5,390,192</b>
Impairment charge for possible losses of assets	(2,707,774)	(674,565)
Administrativ expenses	(10,259,388)	(9,804,051)
Other operating expenses	(3,354,042)	(2,789,857)
<b>Profit before tax</b>	<b>14,233,889</b>	<b>15,548,818</b>
<b>Profit tax</b>	<b>(2,333,103)</b>	<b>(2,951,827)</b>
<b>Profit after tax</b>	<b>11,900,786</b>	<b>12,596,991</b>
<b>Net profit for the period</b>	<b>11,900,786</b>	<b>12,596,991</b>
Net gains realized to net profit on disposal of available-for sale investments	1,536,812	1,110,503
Changes in provoision for expected credit losses for other comprehensive income	(62,057)	(72,325)
Income tax relating to components of other comprehensive income	(276,626)	(185,487)
<b>Other comprehensive income for the period, net of tax</b>	<b>1,198,129</b>	<b>852,691</b>
<b>Total comprehensive income for the period</b>	<b>13,098,915</b>	<b>13,449,682</b>

