

Income statement

As at 31.03.2026

ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Item	01.01.2026- 31.03.2026	01.01.2025- 31.12.2025
Interest and similar income	9,684,475	38,396,426
Interest and similar expense	(3,974,470)	(15,213,544)
Net interest income	5,710,005	23,182,882
Fee and commission income	1,155,709	5,480,044
Fee and commission expense	(588,896)	(3,093,129)
Net fee and commission income	566,813	2,386,915
Income from dividends	-	-
Net gains from trade operations	695,706	4,147,684
Other income	450,996	837,612
Operating income	1,146,702	4,985,296
Impairment charge for possible losses of assets	1,394,683	(2,707,774)
Administrativ expenses	(2,272,199)	(10,259,388)
Other operating expenses	(616,426)	(3,354,042)
Profit before tax	5,929,578	14,233,889
Profit tax	(813,540)	(2,333,103)
Profit after tax	5,116,038	11,900,786
Net profit for the period	5,116,038	11,900,786
Net gains realized to net profit on disposal of available-for sale investments	39,514	1,536,812
Changes in provoisin for expected credit losses for other comprehensive income	18,108	(62,057)
Income tax relating to components of other comprehensive income	(10,372)	(276,626)
Other comprehensive income for the period, net of tax	47,250	1,198,129
Total comprehensive income for the period	5,163,288	13,098,915

