Income statement

As at 30.06.2026

ARARATBANK OJSC
87 Buzand str.,Yerevan RA

thous. AMD

Item	01.01.2026-30.06.2026	01.01.2025-31.12.2025
Interest and similar income	19,872,013	38,396,426
Interest and similar expense	(8,055,608)	(15,213,544)
Net interest income	**11,816,405**	**23,182,882**
Fee and commission income	2,695,684	5,480,044
Fee and commission expense	(1,482,422)	(3,093,129)
Net fee and commission income	**1,213,262**	**2,386,915**
Income from dividends	-	-
Net gains from trade operations	1,919,814	4,147,684
Other income	708,188	837,612
Operating income	**2,628,002**	**4,985,296**
Impairment charge for possible losses of assets	1,589,422	(2,707,774)
Administrativ expenses	(5,129,212)	(10,259,388)
Other operating expenses	(1,540,209)	(3,354,042)
Profit before tax	**10,577,670**	**14,233,889**
Profit tax	(1,587,465)	(2,528,690)
Profit after tax	**8,990,205**	**11,705,199**
Net profit for the period	**8,990,205**	**11,705,199**
Net gains realized to net profit on disposal of available-for sale investments	221,968	1,536,812
Changes in provoision for expected credit losses for other comprehensive income	**64,590**	**(62,057)**
Income tax relating to components of other comprehensive income	(51,580)	(276,626)
Other comprehensive income for the period, net of tax	**234,978**	**1,198,129**
Total comprehensive income for the period	**9,225,183**	**12,903,328**

Chairman of the Executive Board ____ Vakhtang Abrahamyan

Chief Accountant ____ Anahit Vardanyan