

# Income statement

As at 30.09.2024

ARARATBANK OJSC  
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thous. AMD

Item	01.01.2024- 30.09.2024	01.01.2023- 31.12.2023
Interest and similar income	25,815,409	28,722,929
Interest and similar expense	(10,457,291)	(11,890,488)
<b>Net interest income</b>	<b>15,358,118</b>	<b>16,832,441</b>
Fee and commission income	4,086,389	5,083,013
Fee and commission expense	(2,214,508)	(2,199,349)
<b>Net fee and commission income</b>	<b>1,871,881</b>	<b>2,883,664</b>
Income from dividends	4,070	-
Net gains from trade operations	3,768,716	5,345,242
Other income	309,086	1,047,027
<b>Operating income</b>	<b>4,081,872</b>	<b>6,392,269</b>
Impairment charge for possible losses of assets	(373,904)	(1,071,774)
Administrativ expenses	(6,713,884)	(7,100,471)
Other operating expenses	(1,702,885)	(3,518,045)
<b>Profit before tax</b>	<b>12,521,198</b>	<b>13,509,259</b>
<b>Profit tax</b>	<b>(1,617,974)</b>	<b>(2,683,638)</b>
<b>Profit after tax</b>	<b>10,903,224</b>	<b>10,825,621</b>
<b>Net profit for the period</b>	<b>10,903,224</b>	<b>10,825,621</b>
Net gains realized to net profit on disposal of available-for sale investments	1,146,350	1,037,484
Changes in provision for expected credit losses for other comprehensive income	(53,877)	(38,181)
Income tax relating to components of other comprehensive income	(206,343)	-
<b>Other comprehensive income for the period, net of tax</b>	<b>886,130</b>	<b>999,303</b>
<b>Total comprehensive income for the period</b>	<b>11,789,354</b>	<b>11,824,924</b>

