

Income statement

As at 31.12.2024

ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Item	01.01.2024- 31.12.2024	01.01.2023- 31.12.2023
Interest and similar income	35,137,987	28,726,729
Interest and similar expense	(14,368,056)	(11,890,488)
Net interest income	20,769,931	16,836,241
Fee and commission income	5,444,051	5,184,595
Fee and commission expense	(2,786,883)	(2,199,349)
Net fee and commission income	2,657,168	2,985,246
Income from dividends	4,070	-
Net gains from trade operations	4,950,653	5,380,775
Other income	435,469	896,343
Operating income	5,390,192	6,277,118
Impairment charge for possible losses of assets	(674,565)	(1,071,774)
Administrativ expenses	(9,804,051)	(8,836,211)
Other operating expenses	(2,789,857)	(2,681,361)
Profit before tax	15,548,818	13,509,259
Profit tax	(2,951,827)	(2,683,638)
Profit after tax	12,596,991	10,825,621
Net profit for the period	12,596,991	10,825,621
Net gains realized to net profit on disposal of available-for sale investments	1,110,503	1,377,556
Changes in provision for expected credit losses for other comprehensive income	(72,325)	(158,894)
Income tax relating to components of other comprehensive income	(185,487)	(219,359)
Other comprehensive income for the period, net of tax	852,691	999,303
Total comprehensive income for the period	13,449,682	11,824,924

