Ardshinbank

Statement of Profit or Loss and Other Comprehensive Income for 30 September 2026

	Notes	01/07/2026-30/09/2026 AMD'000	01/01/2026-30/09/2026 AMD'000	01/07/2025-30/09/2025 AMD'000	01/01/2025-30/09/2025 AMD'000
Interest income	4	57,299,513	165,755,556	49,741,156	142,192,451
Interest expense		(19,207,765)	(55,904,580)	(14,563,424)	(41,364,804)
Net interest income		**38,091,748**	**109,850,976**	**35,177,732**	**100,827,647**
Fee and commission income	5	8,802,305	24,579,652	9,177,348	24,007,888
Fee and commission expense		(3,026,205)	(8,159,607)	(2,510,061)	(7,558,182)
Net fee and commission income		**5,776,100**	**16,420,045**	**6,667,287**	**16,449,706**
Net gain/(loss) on loans to customers at fair value through profit or loss		1,027,015	(327,293)	(247,295)	(1,224,274)
Net gain/(loss) on financial instruments at fair value through profit or loss		(3,012,977)	591,956	(215,145)	(50,942)
Net foreign exchange gain	6	17,899,280	46,208,510	14,569,362	51,639,573
Net gain (loss) on investment securities		556,061	2,084,700	94,218	116,705
Other operating income (expenses)		1,384,861	4,278,220	1,202,910	3,727,745
Operating income		**61,722,088**	**179,107,114**	**57,249,070**	**171,486,160**
Impairment losses on financial instruments	7	(2,784,885)	(3,969,048)	(1,407,672)	(3,660,205)
Other impairement (losses)/recovery		-	(345,951)	-	-
Personnel expenses		(11,176,522)	(34,493,574)	(9,860,392)	(30,558,752)
Other general administrative expenses	8	(3,771,267)	(11,838,787)	(3,944,075)	(10,668,693)
Profit (loss) before income tax		**43,989,414**	**128,459,754**	**42,036,931**	**126,598,510**
Income tax expense	9	(7,942,531)	(23,637,661)	(7,579,233)	(23,381,547)
Profit (loss) for the period		**36,046,883**	**104,822,093**	**34,457,698**	**103,216,963**
Other comprehensive income(loss), net of income tax					
Items that are or may be reclassified subsequently to PL:					
Revaluation reserve for financial assets at fair value through other comprehensive income:		***(703,730)***	***(853,656)***	***672,312***	***907,997***
- Net change in fair value		(250,129)	(546,405)	708,934	918,006
- Net change in fair value transferred to profit or loss		(453,602)	(307,251)	(36,622)	(10,009)
Total items that are or may be reclassified subsequently to profit or loss					
Revaluation reserve for land and buildings		-	-	-	-
Total items that will not reclassified to profit or loss		-	-	-	-
Other comprehensive income(loss) for the period, net of income tax		**(703,730)**	**(853,656)**	**672,312**	**907,997**
Total comprehensive income(loss) for the period		**35,343,153**	**103,968,437**	**35,130,010**	**104,124,961**

David Sargsyan
Acting Chairman of Management Board

Armine Khachatryan
Chief Accountant

Approval date 14.10.2026

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