



## Statement of Profit or Loss and Other Comprehensive Income for 30 September 2025

	Notes	01/07/2025- 30/09/2025 AMD'000	01/01/2025- 30/09/2025 AMD'000	01/07/2024- 30/09/2024 AMD'000	01/01/2024- 30/09/2024 AMD'000
Interest income	4	49,741,156	142,192,451	36,428,035	102,078,317
Interest expense		(14,563,424)	(41,364,804)	(10,466,221)	(31,832,822)
<b>Net interest income</b>		<b>35,177,732</b>	<b>100,827,647</b>	<b>25,961,814</b>	<b>70,245,495</b>
Fee and commission income	5	9,177,348	24,007,888	7,881,142	22,240,500
Fee and commission expense		(2,510,061)	(7,558,182)	(1,695,573)	(4,552,847)
<b>Net fee and commission income</b>		<b>6,667,287</b>	<b>16,449,706</b>	<b>6,185,569</b>	<b>17,687,653</b>
Net profit/(loss) on loans to customers at fair value through profit or loss		(247,295)	(1,224,274)	405,278	239,234
Net profit/(loss) on financial instruments at fair value through profit or loss		(215,145)	(50,942)	80,312	337,164
Net foreign exchange income	6	14,569,362	51,639,573	18,229,663	41,825,870
Net gain (loss) on investment securities		94,218	116,705	42,540	844,780
Other operating income (expenses)		1,202,911	3,727,745	641,519	2,545,125
<b>Operating income</b>		<b>57,249,070</b>	<b>171,486,161</b>	<b>51,546,694</b>	<b>133,725,321</b>
Impairment losses on financial instruments	7	(1,407,672)	(3,660,205)	(1,535,808)	(3,483,172)
Other impairment (losses)/recovery		-	-	(164,885)	(67,000)
Personnel expenses		(9,860,392)	(30,558,752)	(7,434,963)	(21,253,171)
Other general administrative expenses	8	(3,944,075)	(10,668,693)	(2,694,072)	(8,099,186)
<b>Profit (loss) before income tax</b>		<b>42,036,931</b>	<b>126,598,511</b>	<b>39,716,966</b>	<b>100,822,792</b>
Income tax expense	9	(7,579,233)	(23,381,547)	(7,169,771)	(18,191,702)
<b>Profit (loss) for the period</b>		<b>34,457,698</b>	<b>103,216,964</b>	<b>32,547,195</b>	<b>82,631,090</b>
<b>Other comprehensive income(loss), net of income tax</b>					
<b>Items that are or may be reclassified subsequently to PL:</b>					
<i>Revaluation reserve for financial assets at fair value through other comprehensive income:</i>					
		672,312	907,997	34,572	721,727
- Net change in fair value		708,934	918,006	27,464	807,814
- Net change in fair value transferred to profit or loss		(36,622)	(10,009)	7,107	(86,087)
<i>Total items that are or may be reclassified subsequently to profit or loss</i>					
<i>Revaluation reserve for land and buildings</i>					
<i>Total items that will not be reclassified to profit or loss</i>					
<b>Other comprehensive income(loss) for the period, net of income tax</b>		<b>672,312</b>	<b>907,997</b>	<b>34,572</b>	<b>721,727</b>
<b>Total comprehensive income(loss) for the period</b>		<b>35,130,010</b>	<b>104,124,961</b>	<b>32,581,766</b>	<b>83,352,818</b>

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