

## STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

		01.10.25- 31.12.25	01.01.25- 31.12.25	01.10.24- 31.12.24	01.01.24- 31.12.24
1	2	3	4	5	6
Interest income	3	278,343	870,141	177,400	484,418
Interest expense	3	(1,949)	(9,665)	(3,275)	(18,587)
<b>Net interest income</b>		<b>276,394</b>	<b>860,476</b>	<b>174,125</b>	<b>465,831</b>
Fee and commission income	4	1,889,971	5,098,167	1,764,986	23,504,542
Fee and commission expense	4	(518,751)	(1,417,585)	(811,767)	(3,741,530)
<b>Net fee and commission income</b>		<b>1,371,220</b>	<b>3,680,582</b>	<b>953,219</b>	<b>19,763,012</b>
Income from dividends	5	86,268	109,548	3,367	13,841
Net gain on trading activities	6	349,643	2,304,553	1,032,967	2,411,704
Other operating income	7	-	-	-	50
<b>Operating income</b>		<b>2,083,525</b>	<b>6,955,159</b>	<b>2,163,678</b>	<b>22,654,438</b>
Impairment losses on financial assets	8	(36,976)	(9,309)	(28,717)	(27,135)
Administrative and other expenses	9	(1,356,139)	(6,221,697)	(4,025,491)	(15,868,456)
Other operating expenses	10	(26,122)	(119,835)	(20,587)	(80,788)
<b>Profit before tax</b>		<b>664,288</b>	<b>604,318</b>	<b>(1,911,117)</b>	<b>6,678,059</b>
Profit tax expense	12	(101,737)	(174,713)	398,175	(1,295,433)
<b>Profit for the year</b>		<b>562,551</b>	<b>429,605</b>	<b>(1,512,942)</b>	<b>5,382,626</b>
<b>Other comprehensive income</b>		-	-	-	-
Other comprehensive income		-	-	-	-
<b>Total comprehensive income for the year</b>		<b>562,551</b>	<b>429,605</b>	<b>(1,512,942)</b>	<b>5,382,626</b>
Basic earnings per share	13	17.580	13.425	(47.279)	168.207
Diluted earnings per share	13	17.580	13.425	(47.279)	168.207

Vachik Gevorgyan

Executive Director

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