

BALANCE SHEET

As at 30.09.2025

ARARATBANK OJSC

87 Buzand str., Yerevan RA

thous. AMD

Item	As at 30.09.2025	As at 31.12.2024
Assets		
Cash and balances with the CBA	56,878,383	64,123,660
Due from banks and other financial institutions	65,811,579	71,003,085
Investment securities measured at fair value through profit or loss	35,128	26,468
Loans and other advances to customers	230,532,685	218,485,311
Investments securities at fair value through other comprehensive income	50,997,488	46,616,105
Investments securities at amortized through other comprehensive income	6,179,618	6,352,211
Investments available for sale	1,339,559	1,472,840
Property, plant and equipment	8,418,747	9,237,662
Deferred tax assets	-	-
Other assets	5,059,899	3,968,833
Goodwill	-	-
Total assets	425,253,086	421,286,175
Liabilities		
Due to banks and other financial institutions	72,691,044	63,889,642
Due to customers	260,935,338	272,083,024
Securities issued by the Bank	7,010,529	7,268,836
Amounts payable	145,380	105,382
Deferred tax liabilities	658,984	384,044
Other liabilities	7,442,889	7,301,462
Total liabilities	348,884,164	351,032,390
Equity		
Share capital	9,366,725	9,366,725
Share premium	10,263,687	10,263,687
General reserve	3,500,000	3,500,000
Other reserves	820,449	618,750
Retained earnings	52,418,061	46,504,623
Other reserves (IFRS 9)	-	-
Total equity	76,368,922	70,253,785
Total liabilities and equity	425,253,086	421,286,175



