

BALANCE SHEET

As at 31.12.2025

ARARATBANK OJSC

87 Buzand str., Yerevan RA

thous. AMD

Item	As at 31.12.2025	As at 31.12.2024
Assets		
Cash and balances with the CBA	52,559,744	64,123,660
Due from banks and other financial institutions	62,310,615	71,003,085
Investment securities measured at fair value through profit or loss	36,352	26,468
Loans and other advances to customers	234,157,272	218,485,311
Investments securities at fair value through other comprehensive income	55,235,058	46,616,105
Investments securities at amortized through other comprehensive income	5,625,643	6,352,211
Investments available for sale	1,978,615	1,472,840
Property, plant and equipment	8,296,433	9,237,662
Deferred tax assets	-	-
Other assets	4,870,793	3,968,833
Goodwill	-	-
Total assets	425,070,525	421,286,175
Liabilities		
Due to banks and other financial institutions	67,897,641	63,889,642
Due to customers	264,607,722	272,083,024
Securities issued by the Bank	5,350,679	7,268,836
Amounts payable	158,500	105,382
Deferred tax liabilities	677,587	384,044
Other liabilities	7,449,023	7,301,462
Total liabilities	346,141,152	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	1,799,399	618,750
Retained earnings	53,999,562	46,504,623
Other reserves (IFRS 9)	-	-
Total equity	78,929,373	70,253,785
Total liabilities and equity	425,070,525	421,286,175



