

BALANCE SHEET

As at 31.03.2026

ARARATBANK OJSC

87 Buzand str., Yerevan RA

thous. AMD

Item	As at 31.03.2026	As at 31.12.2025
Assets		
Cash and balances with the CBA	48,561,902	52,559,744
Due from banks and other financial institutions	75,336,116	62,310,615
Investment securities measured at fair value through profit or loss	35,061	36,352
Loans and other advances to customers	245,377,496	234,157,272
Investments securities at fair value through other comprehensive income	61,012,530	55,235,058
Investments securities at amortized through other comprehensive income	5,756,677	5,625,643
Investments available for sale	2,158,281	1,978,615
Property, plant and equipment	8,560,706	8,296,433
Deferred tax assets	-	-
Other assets	3,406,240	4,870,793
Goodwill	-	-
Total assets	450,205,009	425,070,525
Liabilities		
Due to banks and other financial institutions	96,761,487	67,897,641
Due to customers	255,809,696	264,607,722
Securities issued by the Bank	5,290,707	5,350,679
Amounts payable	140,904	158,500
Deferred tax liabilities	1,008,060	677,587
Other liabilities	7,101,494	7,449,023
Total liabilities	366,112,348	346,141,152
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	1,846,649	1,799,399
Retained earnings	59,115,600	53,999,562
Other reserves (IFRS 9)	-	-
Total equity	84,092,661	78,929,373
Total liabilities and equity	450,205,009	425,070,525

