

BALANCE SHEET

As at 30.06.2026

ARARATBANK OJSC

87 Buzand str., Yerevan RA

thous. AMD

Item	As at 30.06.2026	As at 31.12.2025
Assets		
Cash and balances with the CBA	46,063,168	51,535,292
Due from banks and other financial institutions	58,562,228	62,250,680
Investment securities measured at fair value through profit or loss	31,762	36,352
Loans and other advances to customers	268,060,765	234,157,272
Investments securities at fair value through other comprehensive income	51,956,001	55,235,058
Investments securities at amortized through other comprehensive income	5,615,695	5,625,643
Investments available for sale	2,024,677	1,978,615
Property, plant and equipment	8,156,529	8,296,433
Deferred tax assets	-	-
Other assets	3,265,589	4,147,881
Goodwill	-	-
Total assets	443,736,414	423,263,226
Liabilities		
Due to banks and other financial institutions	82,681,342	67,838,516
Due to customers	260,652,672	263,815,431
Securities issued by the Bank	5,160,433	5,350,679
Amounts payable	4,143,969	158,500
Deferred tax liabilities	1,299,061	677,587
Other liabilities	5,839,968	6,688,727
Total liabilities	359,777,445	344,529,440
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	2,034,377	1,799,399
Retained earnings	58,794,180	53,803,975
Other reserves (IFRS 9)	-	-
Total equity	83,958,969	78,733,786
Total liabilities and equity	443,736,414	423,263,226

Chairman of the Executive Board
Vakhtang Abrahamyan
Chief Accountant
Anahit Vardanyan
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