

BALANCE SHEET

As at 31.12.2024

ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Item	As at 31.12.2024	As at 31.12.2023
Assets		
Cash and balances with the CBA	64,123,660	62,915,474
Due from banks and other financial institutions	71,003,085	72,173,819
Loans and other advances to customers	218,485,311	200,539,343
Investments securities at fair value through other comprehensive income	46,642,573	45,257,617
Investments securities at amortized through other comprehensive income	6,352,211	8,828,333
Investments available for sale	1,472,840	1,636,735
Property, plant and equipment	9,237,662	8,427,632
Deferred tax assets	-	-
Other assets	3,968,833	3,717,337
Goodwill	-	-
Total assets	421,286,175	403,496,290
Liabilities		
Due to banks and other financial institutions	63,889,642	87,933,165
Due to customers	272,083,024	241,343,389
Securities issued by the Bank	7,268,836	7,789,421
Amounts payable	105,382	112,031
Deferred tax liabilities	384,044	25,610
Other liabilities	7,301,462	6,988,571
Total liabilities	351,032,390	344,192,187
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	618,750	(233,941)
Retained earnings	46,504,623	36,407,632
Other reserves (IFRS 9)	-	-
Total equity	70,253,785	59,304,103
Total liabilities and equity	421,286,175	403,496,290



