



Ardshinbank OJSC

Statement of Financial position as at 30 June 2026

		30/06/2026 AMD'000	31/12/2025 AMD'000
ASSETS			
Cash and cash equivalents	10	449,366,045	407,862,409
Investment securities at fair value through other comprehensive income	11		
- Held by the Bank		45,606,408	33,862,643
- Pledged under sale and repurchase agreements		29,375,811	46,333,701
Loans and advances to banks and financial institutions and other requirements	12	402,862,406	320,445,148
Loans to customers	13	1,665,275,583	1,464,143,122
Investment securities measured at amortised cost	14		
- Held by the Bank		123,855,440	180,746,120
- Pledged under sale and repurchase agreements		107,609,522	175,942,109
Property, equipment and intangible assets	15	31,417,830	31,154,825
Current tax asset		-	-
Deferred tax asset	9	-	-
Other assets	16	11,493,670	9,868,223
Total assets		2,866,862,716	2,670,358,300
LIABILITIES			
Deposits and balances from banks	17	231,956,394	325,827,575
Current accounts, deposits and other balances from customers	19	1,791,186,382	1,677,998,073
Debt securities issued	18	225,023,460	2,206,392
Current tax liability		11,943,893	24,844,333
Deferred tax liability		8,387,217	7,934,117
Other borrowed funds	20	171,018,143	181,216,637
Other liabilities	21	33,046,426	24,367,481
Total liabilities		2,472,561,915	2,244,394,607
EQUITY			
Share capital	22	200,000,000	200,000,000
Share premium		51	51
Revaluation surplus for land and buildings		9,272,426	9,272,426
Fair value reserve for investment securities		2,306,033	2,455,958
General Reserve		24,069,528	17,215,980
Retained earnings		158,652,763	197,019,278
Total equity		394,300,801	425,963,693
Total liabilities and equity		2,866,862,716	2,670,358,300

Artak Ananyan

Chairman of Management Board

Armine Khachatryan

Chief Accountant

Approval date 14.07.2026

