Ardshinbank

Statement of Financial position as at 30 September 2026

		30/09/2026 AMD'000	31/12/2025 AMD'000
ASSETS			
Cash and cash equivalents	10	325,551,827	407,862,409
Investment securities at fair value through other comprehensive income	11		
- Held by the Bank		64,734,017	33,862,643
- Pledged under sale and repurchase agreements		12,547,821	46,333,701
Loans and advances to banks and financial institutions and other requirements	12	562,431,745	320,445,148
Loans to customers	13	1,782,794,492	1,464,143,122
Investment securities measured at amortised cost	14		
- Held by the Bank		185,405,634	180,746,120
- Pledged under sale and repurchase agreements		53,343,073	175,942,109
Property, equipment and intangible assets	15	31,052,698	31,154,825
Current tax asset		-	-
Deferred tax asset	9	-	-
Other assets	16	10,382,789	9,868,223
Total assets		**3,028,244,095**	**2,670,358,300**
LIABILITIES			
Deposits and balances from banks	17	119,698,132	325,827,575
Current accounts, deposits and other balances from customers	19	2,040,036,020	1,677,998,073
Debt securities issued	18	222,070,184	2,206,392
Current tax liability		17,559,288	24,844,333
Deferred tax liability		8,749,778	7,934,117
Other borrowed funds	20	183,317,854	181,216,637
Other liabilities	21	44,668,888	24,367,481
Total liabilities		**2,636,100,144**	**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		1,602,302	2,455,958
General Reserve		24,069,528	17,215,980
Retained earnings		157,199,644	197,019,278
Total equity		**392,143,951**	**425,963,693**
Total liabilities and equity		**3,028,244,095**	**2,670,358,300**

David Sargsyan

Acting Chairman of Management Board

Armine Khachatryan

Chief Accountant

Approval date 14.10.2026

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