



**Ardshinbank CJSC**  
Consolidated statement of Financial position as at 31 March  
2025

		31/03/2025 AMD'000	31/12/2024 AMD'000
<b>ASSETS</b>			
Cash and cash equivalents	10	446,173,122	518,989,227
Financial assets at fair value through profit or loss			
- Held by the Group		193,323	195,491
- Pledged under sale and repurchase agreements		-	-
Financial assets at fair value through other comprehensive income	11		
- Held by the Group		16,115,461	22,337,895
- Pledged under sale and repurchase agreements		40,230,678	39,397,508
Loans and advances to banks and financial institutions and other requirements	12	228,134,023	220,294,637
Loans to customers	13	1,230,296,574	1,123,746,602
Financial assets measured at amortised cost	14		
- Held by the Group		135,242,204	193,974,964
- Pledged under sale and repurchase agreements		185,091,234	147,245,570
Property, equipment and intangible assets	15	21,190,432	20,860,053
Current tax asset		-	-
Deferred tax asset	9	-	-
Other assets	16	11,477,362	12,750,110
<b>Total assets</b>		<b>2,314,144,414</b>	<b>2,299,792,056</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other borrowings	17	433,348,124	391,010,639
Debt securities issued	18	4,251,634	61,623,151
Current accounts and deposits from customers	19	1,454,252,308	1,466,594,022
Current tax liability		28,867,012	22,202,788
Deferred tax liability		7,646,560	7,136,097
Other liabilities	20	26,864,224	28,301,484
<b>Total liabilities</b>		<b>1,955,229,862</b>	<b>1,976,868,181</b>
<b>EQUITY</b>			
Share capital	21	102,454,400	102,454,400
Share premium		51	51
Revaluation surplus for land and buildings		5,649,451	5,649,451
Revaluation reserve for available for sale financial assets		246,246	(3,828)
General Reserve		10,580,485	10,580,485
Retained earnings		239,983,919	204,243,316
<b>Total equity</b>		<b>358,914,552</b>	<b>322,923,875</b>
<b>Total liabilities and equity</b>		<b>2,314,144,414</b>	<b>2,299,792,056</b>

Artak Ananyan

*Chairman of Management Board*

Armine Khachatryan

*Deputy Chief Accountant*

Approval date 15.04.2025

