

# BALANCE SHEET

As at 31.03.2016

ARARATBANK OJSC

19 Pushkin str., Yerevan RA

thous. AMD

Item	As at 31.03.2016	As at 31.12.2015
<b>Assets</b>		
Cash and balances with the CBA	38,071,250	35,252,038
Due from banks and other financial institutions	6,746,208	10,861,785
Loans and other advances to customers	66,738,440	66,083,127
Investments available for sale	14,700,112	15,144,701
Property, plant and equipment	2,570,888	2,568,715
Deferred tax assets	93,275	122,836
Other assets	1,753,765	1,994,270
<b>Total assets</b>	<b>130,673,938</b>	<b>132,027,472</b>
<b>Liabilities</b>		
Due to banks and other financial institutions	50,726,699	47,994,763
Due to customers	53,151,484	57,566,775
Securities issued by the Bank	3,305,462	3,323,481
Amounts payable	13,571	13,858
Deferred tax liabilities	-	-
Other liabilities	766,884	657,014
<b>Total liabilities</b>	<b>107,964,100</b>	<b>109,555,891</b>
<b>Equity</b>		
Share capital	6,387,505	6,387,505
Share premium	1,947,880	1,947,880
General reserve	1,500,000	900,000
Other reserves	(141,448)	(202,918)
Retained earnings	13,015,901	12,839,114
<b>Total equity</b>	<b>22,709,838</b>	<b>21,871,581</b>
<b>Total liabilities and equity</b>	<b>130,673,938</b>	<b>131,427,472</b>

