

BALANCE SHEET

As at 31.12.2015

ARARATBANK OJSC

19 Pushkin str., Yerevan RA

thous. AMD

Item	As at 31.12.2015	As at 31.12.2014
Assets		
Cash and balances with the CBA	35,252,038	41,448,355
Due from banks and other financial institutions	11,523,218	10,883,591
Loans and other advances to customers	66,082,171	65,986,844
Investments available for sale	15,144,701	15,424,281
Property, plant and equipment	2,568,715	2,645,065
Deferred tax assets	118,612	66,918
Other assets	1,950,268	1,908,179
Total assets	132,639,723	138,363,233
Liabilities		
Due to banks and other financial institutions	48,595,300	49,058,451
Due to customers	57,566,775	64,999,205
Securities issued by the Bank	3,323,481	1,847,950
Amounts payable	13,858	20,981
Deferred tax liabilities	-	-
Other liabilities	657,014	767,251
Total liabilities	110,156,428	116,693,838
Equity		
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	(202,918)	(63,423)
Retained earnings	12,850,828	12,497,433
Total equity	22,483,295	21,669,395
Total liabilities and equity	132,639,723	138,363,233

