

BALANCE SHEET

As at 31.12.2014

ARARATBANK OJSC

19 Pushkin str., Yerevan RA

thous. AMD

Item		As at 31.12.2014	As at 31.12.2013
Assets			
Cash and balances with the CBA		41,448,266	43,204,696
Due from banks and other financial institutions		11,173,154	5,552,196
Loans and other advances to customers		65,770,836	59,594,347
Investments available for sale		15,424,281	13,350,157
Property, plant and equipment		2,632,893	2,634,451
Deferred tax assets		131,647	-
Other assets		2,248,626	900,612
Total assets		138,829,703	125,236,459
Liabilities			
Due to banks and other financial institutions		49,338,162	35,075,438
Due to customers		64,767,824	68,541,784
Securities issued by the Bank		1,847,950	1,230,233
Amounts payable		20,981	17,109
Deferred tax liabilities		-	63,882
Other liabilities		1,083,404	675,296
Total liabilities		117,058,321	105,603,742
Equity			
Share capital		6,387,505	6,387,505
Share premium		1,947,880	1,947,880
General reserve		900,000	700,000
Other reserves		(63,423)	446,331
Retained earnings		12,599,420	10,151,001
Total equity		21,771,382	19,632,717
Total liabilities and equity		138,829,703	125,236,459

