

BALANCE SHEET

As at 31.03.2019

ARARATBANK OJSC

19 Pushkin str., Yerevan RA

thous. AMD

Item	As at 31.03.2019	As at 31.12.2018
Assets		
Cash and balances with the CBA	26,657,122	34,668,123
Due from banks and other financial institutions	20,764,305	21,313,596
Loans and other advances to customers	121,968,293	120,604,963
Investments available for sale	37,646,494	33,320,448
Property, plant and equipment	5,571,278	5,563,276
Deferred tax assets	76,458	52,555
A right-of-use asset	1,374,597	-
Other assets	4,950,951	4,786,867
Goodwill	2,425,253	2,642,602
Total assets	221,434,751	222,952,430
Liabilities		
Due to banks and other financial institutions	91,772,285	93,631,403
Due to customers	75,898,497	77,216,316
Securities issued by the Bank	13,304,975	13,253,993
Amounts payable	26,410	34,622
Deferred tax liabilities	-	-
Other liabilities	2,940,695	1,743,154
Total liabilities	183,942,862	185,879,488
Equity		
Share capital	8,803,655	8,803,655
Share premium	8,031,745	8,031,745
General reserve	3,500,000	3,500,000
Other reserves	575,755	690,874
Retained earnings	16,580,734	16,192,778
Other reserves (IFRS 9)	-	(146,110)
Total equity	37,491,889	37,072,942
Total liabilities and equity	221,434,751	222,952,430

