

BALANCE SHEET

As at 31.12.2019

ARARATBANK OJSC

19 Pushkin str., Yerevan RA

thous. AMD

Item	As at 31.12.2019	As at 31.12.2018
Assets		
Cash and balances with the CBA	23,479,944	34,669,350
Due from banks and other financial institutions	12,177,980	21,327,400
Loans and other advances to customers	135,921,392	119,978,388
Investments available for sale	38,404,665	33,360,753
Property, plant and equipment	5,984,016	5,667,894
Deferred tax assets	171,919	141,904
A right-of-use asset	2,740,025	2,314,940
Other assets	3,019,505	2,355,253
Goodwill	662,602	1,012,602
Total assets	222,562,048	220,828,484
Liabilities		
Due to banks and other financial institutions	85,438,473	93,634,829
Due to customers	81,347,088	77,216,316
Securities issued by the Bank	14,005,787	13,253,993
Amounts payable	42,812	34,622
Deferred tax liabilities	-	-
Other liabilities	4,347,435	1,777,474
Total liabilities	185,181,595	185,917,234
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	688,256	658,105
Retained earnings	16,356,797	13,917,745
Other reserves (IFRS 9)	-	-
Total equity	37,380,453	34,911,250
Total liabilities and equity	222,562,048	220,828,484

