# BALANCE SHEET

**As at 31.12.2020**

**ARARATBANK OJSC**

**87 Buzand str.,Yerevan RA**

*thous. AMD*

| Item | As at 31.12.2020 | As at 31.12.2019 |
|---|---|---|
| **Assets** | | |
| Cash and balances with the CBA | 26,203,027 | 23,479,944 |
| Due from banks and other financial institutions | 19,423,650 | 12,159,569 |
| Loans and other advances to customers | 148,106,248 | 135,921,392 |
| Investments securities at fair vaiue through other comprehensive income | 27,647,777 | 38,475,185 |
| Investments securities at amortized through other comprehensive income | 13,895,192 | - |
| Investments available for sale | 1,965,096 | 1,721,695 |
| Property, plant and equipment | 6,059,638 | 5,984,016 |
| Deferred tax assets | 269,975 | 184,086 |
| Other assets | 4,445,683 | 3,857,815 |
| Goodwill | 362,602 | 662,602 |
| **Total assets** | **248,378,888** | **222,446,304** |
| **Liabilities** | | |
| Due to banks and other financial institutions | 93,823,973 | 85,420,062 |
| Due to customers | 96,163,837 | 81,347,088 |
| Securities issued by the Bank | 15,165,242 | 14,005,787 |
| Amounts payable | 47,344 | 42,812 |
| Deferred tax liabilities | - | - |
| Other liabilities | 4,902,085 | 4,226,219 |
| **Total liabilities** | **210,102,481** | **185,041,968** |
| **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 | 374,429 | 887,544 |
| Retained earnings | 17,566,578 | 16,181,392 |
| Other reserves (IFRS 9) | - | - |
| **Total equity** | **38,276,407** | **37,404,336** |
| **Total liabilities and equity** | **248,378,888** | **222,446,304** |

Chairman of the Executive Board Mher Ananyan

Chief Accountant Tigran Galstyan