

# 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
<b>Assets</b>		
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 value 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
<b>Total assets</b>	<b>248,378,888</b>	<b>222,446,304</b>
<b>Liabilities</b>		
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
<b>Total liabilities</b>	<b>210,102,481</b>	<b>185,041,968</b>
<b>Equity</b>		
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)	-	-
<b>Total equity</b>	<b>38,276,407</b>	<b>37,404,336</b>
<b>Total liabilities and equity</b>	<b>248,378,888</b>	<b>222,446,304</b>

Chairman of the Executive Board  Mher Ananyan  
Chief Accountant  Toros Galst'yan

