

BALANCE SHEET

As at 30.09.2015

ARARATBANK OJSC
19 Pushkin str., Yerevan RA

thous. AMD

Item	As at 30.09.2015	As at 31.12.2014
Assets		
Cash and balances with the CBA	29,487,822	41,448,355
Due from banks and other financial institutions	15,963,458	10,883,591
Loans and other advances to customers	63,601,429	65,986,844
Investments available for sale	11,950,552	15,424,281
Property, plant and equipment	2,543,699	2,645,065
Deferred tax assets	119,631	66,918
Other assets	2,113,814	1,908,179
Total assets	125,780,405	138,363,233
Liabilities		
Due to banks and other financial institutions	48,637,177	49,058,451
Due to customers	51,260,911	64,999,205
Securities issued by the Bank	2,792,008	1,847,950
Amounts payable	14,570	20,981
Deferred tax liabilities	-	-
Other liabilities	736,427	767,251
Total liabilities	103,441,093	116,693,838
Equity		
Share capital	6,387,505	6,387,505
Share premium	1,947,880	1,947,880
General reserve	1,500,000	900,000
Other reserves	(281,798)	(63,423)
Retained earnings	12,785,725	12,497,433
Total equity	22,339,312	21,669,395
Total liabilities and equity	125,780,405	138,363,233

A. Osipyan
Chairman of the Executive Board



T. Galstyan
Chief accountant