

INTERIM BALANCE SHEET (Form 7)

«31» December 2007

ARARATBANK OJSC Yerevan, Pushkin 12

(bank name and location)

(in thousands of AMD)

	NAME	Notes	Current period	At the end of previous year
1	Assets			
1.1	Cash and balance with Central Bank of RA	13	3,927,976	1,565,080
1.2	Other claims on Central Bank of RA	14	564,207	35,138
1.3	Bank standardized bullion of precious metals			
1.4	Accounts and deposits with precious metals			
1.5	Financial investments held for trading	15	2,703,527	1,402,651
1.6	Placements with other banks	16	494,438	759,598
1.7	Other placements in money-market	17	2,307,741	909,828
1.8	Loans to customers	18	9,568,716	2,569,815
1.9	Investments available for sale	19	6,796,149	544,859
1.10	Funds receivable for banking operations	20	88,680	9,610
1.11	Lease receivables	21		
1.12	Investments held up to maturity	22		
1.13	Investments in share capital of other entities	22/1		40
	Capital investments in property and equipment and and intangible assets of the bank	23	27,632	4,456
1.14	Fixed and intangible assets	24	1,038,868	692,005
1.15	Deferred tax asset			
1.16	Interest receivables	25	121,276	14,480
1.17	Other assets	26	115,268	34,512
	Total assets		27,754,478	8,542,072
2	Liabilities			
2.1	Liabilities to Central Bank of RA	27	376,078	
2.2	Liabilities to other banks	28	706,036	73
2.3	Other borrowings from money-market	29	1,000,249	109,200
2.4	Funds attracted from customers	30	11,141,624	2,965,371
2.5	Liabilities to the Government of RA		76	76
2.6	Lease payables	31		
2.7	Deposit certificates issued by the bank			
2.8	Other securities issued by the bank	32	250,000	
2.9	Reserve	9	25,199	415
2.10	Payables	33	2,704,068	1,403,547
2.11	Deferred tax liabilities		34,972	
2.12	Interests payable		107,192	9,061
2.13	Other liabilities	34	6,799,396	220,356
	Total liabilities		23,144,890	4,708,119
3	Capital			
3.1	Statutory capital	35	3,640,000	3,240,000
3.2	Reserves		422,890	349,612
3.2.1	General reserves		250,000	133,500
3.2.2	Revaluation reserve	36	172,890	216,112
3.3	Accumulated profit	36/1	546,698	244,341
	Total capital		4,609,588	3,833,953
	Total liabilities and capital		27,754,478	8,542,072

Executive Director

A.Osipyan

Chief Accountant

G.Tadevosyan

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Laura Madeira

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

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