

Interim report on the financial result			
31/03/21			
" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5			
Name	Notes	Current interim period 01.01.21_31.03.21	Previous interim period (checked) 01.01.20 31.03.20
Interest and similar income	3	5,472,682	4,919,554
Interest and similar expenses	3	(2,425,471)	(2,422,979)
Net interest and other income		3,047,211	2,496,575
Commission income	4	828,347	486,026
Commission expenses	4	(133,689)	(169,391)
Net commission income and other payments		694,658	316,635
Income from dividends			
Net trading income	5	280,008	621,224
Other Operational income	6	66,430	174,396
Operational income		4,088,307	3,608,830
Expenses related to loan loss provisioning	7	(1,975,945)	(1,111,898)
Total administrative expenses	8	(862,259)	(1,127,245)
Other operational expenses	9	(1,011,476)	(1,141,531)
Net gain/loss from subsidiaries	10		
Gain (loss) before taxation		238,627	228,156
Profit tax expenses	11	(165,907)	(45,632)
Gain (loss) after taxation		72,720	182,524
Basic profit per share	12		
Diminished profit per share	12		
Net profit for the period			
Including			
Share of the principle organization			
Uncontrolled share			

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



Interim report on the Aggregated Financial result				
31/03/21				
" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5				
Name	Reporting period		Previous period	
	01.01.21	31.03.21	01.01.20	31.03.20
Other aggregate financial result				
Rate exchange from the converting of foreign transactions				
Revaluation of financial assets		(35,246)		(55,655)
Cash flow hedging				
Income from the revaluation of non- current assets				
Income tax from other aggregate income		6,344		10,018
Other aggregate result after taxation		(28,902)		(45,637)
Aggregated financial result		43,818		136,887
Including				
Share in the principal organization				
Non controlled share				



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Interim report on the financial result

31-Mar-21

" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5

	Name	Notes	At the end of current interim period dated as of 31.03.2021	At the end of preceding financial year (checked) 31.12.2020
1	Assets			
1.1	Cash and balances with CBA	13	35,260,957	28,963,350
1.2	Amounts due from banks and other financial institutions	14	19,030,751	18,598,378
1.3	Derivative financial assets	14.1	1,636	2,020
1.4	Loans and borrowings to customers	16	155,048,855	156,793,269
1.5	Financial assets available for sale	17	2,536,480	2,557,433
1.6	Investments kept upon repayment period	18	13,617,037	13,896,242
1.7	Fixed and intangible assets	20	11,918,969	11,792,953
1.8	Deferred tax assets	11		
1.9	Prepayment on profit tax	21.1	243,863	134,126
1.10	Other assets	21	6,473,625	5,558,593
	Total assets		244,132,173	238,296,364
2	Liabilities			
2.1	Amounts due to banks and other financial institutions	22	33,789,316	29,827,912
2.2	Derivative financial liabilities	22.1	47,253	30,098
2.3	Amounts due to customers	23	150,869,494	150,749,043
2.4	Loans	23.1	5,445,612	5,905,308
2.5	Securities issued by Bank	24	12,455,103	9,498,202
2.6	Current tax liabilities	27.2		-
2.7	Deferred tax liabilities	11	440,019	274,112
2.8	Other liabilities	27	6,986,536	7,956,667
	Total Liabilities		210,033,333	204,241,342
3	Equity			
3.1	Share capital	28	20,489,652	20,489,653
3.2	Emission income		9,605,639	9,605,638
3.3	Reserves		2,429,070	2,300,517
3.3.1	General reserve		608,509	608,510
3.3.2	Re-assessment reserve		1,820,561	1,692,007
3.4	Retained gain (loss)		1,574,479	1,659,214
3.5	Other items of equity			
	Total equity		34,098,840	34,055,022
	Total liabilities and equity		244,132,173	238,296,364

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Interim report on the changes in Private Equity (31/03/2021)

" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5

Name of equity items	Share capital			Emission gain/loss	General reserve	Exchange differences from the recalculation of foreign operations	Recalculation of financial assets	Hedging of cash flow	Profits from the recalculation of noncurrent assets	Retained profit/loss	Total equity
	Share capital	Repurchased capital	Net amount								
Articles	1	2	3	4	5	6	7	8	9	10	14
Interim period of previous financial year (increasing from the beginning of the year) (I scheme)											
<i>1. Balance at the beginning of preceding financial year as of 01 January 2020 (checked/unchecked)</i>	20,489,653	-	20,489,653	9,605,638	448,298	-	(255,830)	-	1,495,348	765,337	32,548,444
1.1. General result of accounting policy changes and adjustment of considerable mistakes											
2. Recalculated balance	20,489,653	-	20,489,653	9,605,638	448,298	-	(255,830)	-	1,495,348	765,337	32,548,444
3. Operations with the shareholders, via shares, including											-
3.1. Investments in the share capital and other increase of the share capital											-
3.2. Decrease of share capital, including at the expense of repurchased and out of circulation stocks											-
4. Aggregate income											
5. Dividends											
6. Increase/ decrease of equity item, including											-
6.1. Increase/ decrease of derivative instruments classified as equity instruments											-
7. Internal movements, including							(45,637)			182,524	136,887
7.1. Distribution to the General reserve											-
7.2. Loss cover accumulated at the expense of general reserve											-
7.3. Cover of emission loss											-
7.4. Decrease of growth from the recalculation of fixed assets and intangible assets											-
7.5. Internal movements of other equity items							(45,637)			182,524	136,887
<i>8. Balance at the end of similar interim period of preceding financial year as of 31.03.2020 (checked/unchecked)</i>	20,489,653	-	20,489,653	9,605,638	448,298	-	(301,467)	-	1,495,348	947,861	32,685,331
Interim period of previous financial year (increasing from the beginning of the year) (II scheme)											

9. Balance at the beginning of the financial year as of 01 January 2021 (checked/unchecked)	20,489,653	-	20,489,653	9,605,638	608,509	-	(128,553)	-	1,820,561	1,659,215	34,055,023
9.1. General result of accounting policy changes and adjustment of considerable mistakes											
10. Recalculated balance	20,489,653	-	20,489,653	9,605,638	608,509	-	(128,553)	-	1,820,561	1,659,215	34,055,023
11. Operations with the shareholders, via shares, including											-
11.1. Investments in the share capital and other increase of the share capital											-
11.2. Decrease of share capital, including at the expense of repurchased and out off circulation stocks											-
12. Other comprehensive income											-
13. Dividends											-
14. Increase/ decrease of equity items, including											-
14.1. Increase/ decrease of derivative instruments classified as equity instruments											-
15 Internal movements, including							(28,902)			72,719	43,817
15.1. Distribution to the General reserve											-
15.2. Loss cover accumulated at the expense of general reserve											-
15.3. Cover of emission loss											-
15.4. Decrease of growth from the recalculation of fixed assets and intangible assets											-
15.5. Internal movements of other equity items							(28,902)			72,719	43,817
10. Balance at the end of interim reporting financial period as of 31.03.2021	20,489,653	-	20,489,653	9,605,638	608,509	-	(157,455)	-	1,820,561	1,731,934	34,098,840



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