

Interim report on cash flow

30-Sep-21

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

thousand AMD

Name	Notes	Previous period 30.09.2020	Reporting period 30.09.2021
1. Cash flows from operating activities		x	x
Net cash flows before changes in operating assets and liabilities		5,489,793	10,077,273
Interest receivable		13,045,893	14,991,300
Interes payable		(7,612,072)	(7,555,660)
Commission receivable		1,599,142	2,448,621
Commission payable		(435,410)	(527,806)
Profit/ loss from financial assets for commercial purposes		990,541	945,718
Profit/ loss from foreign currency exchange		1,437,383	2,609,055
Return of write off assets		1,328,427	2,683,078
Paid salary and equalled to it other payments		(2,962,946)	(2,938,243)
Other income receivable and other expenses payable from operating activities		(1,901,165)	(2,578,790)
Cash flows from the changes in operating assets and liabilities		(30,501,717)	31,247,032
(Increase)/decrease in operating assets		(17,097,510)	4,562,131
including		(16,883,180)	4,177,013
(Increase)/decrease of share for commercial purposes		850,536	834,335
(Increase)/decrease of receivable leasing		-	(14,521)
Decrease (increase) of other operating assets		(1,064,866)	(434,696)
(Increase)/decrease of operating liabilities		(13,404,207)	26,684,901
including		(13,231,202)	26,349,805
(Increase)/decrease of other operating liabilities		(173,005)	335,096
Net cash flows used in operating activities before income tax		(25,011,924)	41,324,305
Income tax paid		(453,358)	(285,226)
Net cash flows used in operating activities		(25,465,282)	41,039,079
2. Cash flows from investing activities		x	x
(Increase)/decrease of investnents held up to repayment period		366,459	(2,057,853)
(Increase)/decrease of investnents in the share capital of other persons			
(Increase)/decrease of deposits placed in other banks		7,618,883	(2,237,813)
(Increase)/decrease of statute investnentsin the fixed assets and intangible assets		(336,357)	(607,923)
Purchase of fixed assets and intangible assets		(341,923)	(600,003)
Amortization of fixed assets and intangible assets		37,269	44,249
Net cash flow from other investment activity		(84,918)	(265,382)
Net cash flows used in investing activities		7,259,413	(5,724,725)
Cash flow from financing activities		x	x
Dividend paid			
(Increase)/decrease in loans received from Central Bank of Republic of Armenia		(207,734)	(2,671,746)
(Increase)/decrease in borrowings received from the Banks		3,500,000	(5,888,180)
(Increase)/decrease in other borrowings		(996,500)	(1,332,848)
Increase/decrease in the issuance of securities of the Bank		402,699	2,511,963
Investment to share capital			
(Increase)/decrease payable leasing			
Net cash flow from other financing activities			
Net cash flow from financing activities		2,698,465	(7,380,811)
Exchange differences on cash and cash equivalents		768,551	(4,007,682)
Net increase/ (decrease) in cash and cash equivalents		(14,738,853)	23,925,861
Cash and cash equivalents at the beginning of the year	13_2	49,575,707	28,450,237
Cash and cash equivalents at the end of the year	13_2	34,836,854	52,376,098

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



Interim report on the changes in Private Equity

30-Sep-21

" UNIBANK" CJSC 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	Profits from the recalculation of noncurrent assets	Retained profit/loss	Interim dividends	Total equity
	Share capital	Repurchased capital	Net amount								
Articles	1	2	3	4	5	6	7	9	10	11	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	508,876	-	52,872	1,450,883	1,717,824		33,825,746
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	508,876	-	52,872	1,450,883	1,717,824		33,825,746
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 off 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					99,634		(95,891)		668,819		672,562
7.1. Distribution to the General reserve					99,634				(99,634)		-
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							(95,891)		768,453		672,562

<i>8. Balance at the end of similar interim period of preceding financial year as of 30 September 2020 (checked/unchecked)</i>	20,489,653	20,489,653	9,605,638	608,510	-	(43,019)	1,450,883	2,386,643	-	34,498,308
Interim period of previous financial year (increasing from the beginning of the year) (II scheme)										
<i>9. Balance at the beginning of the financial year as of 01 January 2021 (checked/unchecked)</i>	20,489,653	20,489,653	9,605,638	608,509	-	(63,145)	1,785,780	1,472,646		33,899,081
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	-	(63,145)	1,785,780	1,472,646		33,899,081
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				33,269		(139,210)	(99,367)	716,107		510,799
15.1. Distribution to the General reserve				33,269				(33,269)		-
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							(99,367)			(99,367)
15.5. Internal movements of other equity items						(139,210)		749,376		610,166
<i>10. Balance at the end of interim reporting financial period as of 30 September 2021</i>	20,489,653	20,489,653	9,605,638	641,778	-	(202,355)	1,686,413	2,188,753		34,409,880



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Interim report on the financial result

30-Sep-21

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

	Name	Notes	At the end of current interim period dated as of 30.09.2021	At the end of preceding financial year (checked) 31.12.2020
1	Assets			
1.1	Cash and balances with CBA	13	52,376,098	28,450,237
1.2	Amounts due from banks and other financial institutions	14	16,239,436	18,197,520
1.3	Derivative financial assets	14.1	2,962	2,020
1.4	Loans and borrowings to customers	16	140,582,211	156,575,090
1.5	Financial assets available for sale	17	1,627,161	2,563,117
1.6	Investments kept upon repayment period	18	15,337,737	13,986,817
1.7	Fixed and intangible assets	20	13,817,504	12,589,041
1.8	Deferred tax assets	11		
1.9	Prepayment on profit tax	21.1	347,691	127,210
1.10	Other assets	21	6,637,853	5,681,000
	Total assets		246,968,653	238,172,052
2	Liabilities			
2.1	Amounts due to banks and other financial institutions	22	14,465,350	29,573,686
2.2	Derivative financial liabilities	22.1	10,413	30,336
2.3	Amounts due to customers	23	179,547,024	156,805,550
2.4	Loans	23.1	3,004,361	5,905,308
2.5	Securities issued by Bank	24	12,010,165	9,498,202
2.6	Current tax liabilities	27.2	74,063	
2.7	Deferred tax liabilities	11	381,279	312,486
2.8	Other liabilities	27	3,066,118	2,147,402
	Total Liabilities		212,558,773	204,272,970
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		2,125,836	2,331,145
3.3.1	General reserve		641,779	608,510
3.3.2	Re-assessment reserve		1,484,057	1,722,635
3.4	Retained gain (loss)		2,188,753	1,472,646
3.5	Other items of equity			
	Total equity		34,409,880	33,899,082
	Total liabilities and equity		246,968,653	238,172,052

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Interim report on the Aggregated Financial result		
30/09/21		
" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5		
Name	Reporting period 01.01.21_30.09.21	Previous period 01.01.20 30.09.20
Other aggregate financial result		
Rate exchange from the converting of foreign transactions		
Revaluation of financial assets	(169,768)	(116,940)
Cash flow hedging		
Income from the revaluation of non- current assets	(121,179)	
Income tax from other aggregate income	52,370	21,049
Other aggregate result after taxation	(238,577)	(95,891)
Aggregated financial result	510,798	672,563
Including		
Share in the principal organization		
Non controlled share		

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Interim report on the financial result

30/09/21

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

Name	Notes	Current interim period 01.07.21_30.09.21	Reporting period 01.01.21_30.09.21	Previous interim period (checked) 01.07.20_30.09.20	Previous period 01.01.20_30.09.20 (checked)
Interest and similar income	3	4,693,869	15,676,095	5,410,820	14,434,307
Interest and similar expenses	3	(2,498,162)	(7,441,969)	(2,317,057)	(7,078,987)
Net interest and other income		2,195,707	8,234,126	3,093,763	7,355,320
Commission income	4	920,852	2,704,586	50,261	1,572,325
Commission expenses	4	(202,535)	(527,806)	(137,335)	(435,410)
Net commission income and other payments		718,317	2,176,780	(87,074)	1,136,915
Income from dividends					
Net trading income	5	940,160	2,115,409	171,849	1,407,244
Other Operational income	6	203,117	482,264	116,211	428,239
Operational income		4,057,301	13,008,579	3,294,749	10,327,718
Expenses related to loan loss provisioning	7	(1,294,112)	(5,805,752)	(1,038,193)	(3,193,287)
Total administrative expenses	8	(1,015,810)	(2,902,705)	(935,886)	(3,015,961)
Other operational expenses	9	(1,107,329)	(3,386,249)	(973,346)	(3,159,582)
Net gain/loss from subsidiaries	10				
Gain (loss) before taxation		640,050	913,873	347,324	958,888
Profit tax expenses	11	(114,856)	(164,498)	(97,307)	(190,434)
Gain (loss) after taxation		525,194	749,375	250,017	768,454
Basic profit per share	12				
Diminished profit per share	12				
Net profit for the period					
Including					
Share of the principle organization					
Uncontrolled share					



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