

Interim report on the financial result  
30/09/2019  
" UNIBANK " CJSC Yerevan 0025, 12 Charents st, N 53, 1-5

(thousand AMD)

Name	Notes	Current interim period 01.07.19_30.09.19	Reporting period 01.01.19_30.09.19	Previous interim period 01.07.18_30.09.18 (checked)	Previous period 01.01.18_30.09.18 (checked)
Interest and similar income	3	4,592,227	14,130,800	4,722,558	15,632,542
Interest and similar expenses	3	(2,342,034)	(6,944,886)	(2,221,740)	(7,109,498)
<b>Net interest and other income</b>		<b>2,250,193</b>	<b>7,185,914</b>	<b>2,500,818</b>	<b>8,523,044</b>
Commission income	4	853,371	2,200,447	953,702	1,544,922
Commission expenses	4	(156,900)	(430,168)	(106,913)	(292,001)
<b>Net commission income</b>		<b>696,471</b>	<b>1,770,279</b>	<b>846,789</b>	<b>1,252,921</b>
Income from dividends					
Net trading income	5	740,263	1,435,272	(3,605)	324,457
Other Operational income	6	220,568	628,560	228,598	781,324
<b>Operational income</b>		<b>3,907,495</b>	<b>11,020,025</b>	<b>3,572,600</b>	<b>10,881,746</b>
Expenses related to loan loss provisioning	7	(829,885)	(3,166,372)	(1,509,883)	(4,486,124)
Total administrative expenses	8	(1,142,457)	(3,268,189)	(896,549)	(2,808,431)
Other operational expenses	9	(1,366,888)	(3,421,839)	(862,435)	(2,502,022)
Net gain/loss from investments	10				
<b>Gain (loss) before taxation</b>		<b>568,265</b>	<b>1,163,625</b>	<b>303,733</b>	<b>1,085,169</b>
Profit tax expenses	11	(127,730)	(189,895)	(163,872)	(318,365)
<b>Gain (loss) after taxation</b>		<b>440,535</b>	<b>973,730</b>	<b>139,861</b>	<b>766,804</b>
Basic profit per share	12				
Diminished profit per share	12				
<b>Net profit for the period</b>					
Including					
Share to the principle organization					
Uncontrolled share					

Chairman of the Executive Board

Chief Accountant

Mestrop Hakobyan

Gohak Ghigoryan



Interim report on the Aggregated Financial result  
30/09/19

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

thousand AMD

Name	Reporting period 01.01.19_30.09.19	Previous period 01.01.18_30.09.18
<b>Other aggregate financial result</b>		
Rate exchange from the converting of foreign transactions		
Revaluation of financial assets	(49,953)	(252,025)
Cash flow hedging		
Income from the revaluation on the current assets	(28,773)	
Income tax from other aggregate income	15,745	50,405
<b>Other aggregate result after taxation</b>	<b>(62,980)</b>	<b>(201,620)</b>
<b>Aggregated financial result</b>	<b>910,750</b>	<b>565,184</b>
Including		
Share in the principal organization		
Non controlled share		

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



## Interim report on the financial result

30/09/19

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

(thousand AMD)

	Name	Notes	At the end of current interim period dated as of 30.09.2019	At the end of preceding financial year (checked) 31.12.2018
<b>1</b>	<b>Assets</b>			
1.1	Cash and balances with CBA	13	57,882,664	32,049,007
1.3	Amounts due from banks and other financial institutions	14	13,443,367	12,983,447
1.4	Derivative financial assets	14.1		785
1.5	Loans and borrowings to customers	16	134,792,109	134,279,082
1.6	Financial assets available for commercial purposes	17	3,423,972	3,817,080
1.7	Investments kept upon repayment period	18	13,666,234	12,822,788
1.8	Right to use leased assets	21.2	1,050,969	
1.9	Fixed and intangible assets	20	10,312,895	10,178,397
1.10	Deferred tax assets	11		
1.11	Prepayment on profit tax	21.1	206,024	
1.12	Other assets	21	5,599,550	3,669,102
	<b>Total assets</b>		<b>240,377,784</b>	<b>209,799,688</b>
<b>2</b>	<b>Liabilities</b>			
2.1	Amounts due to the banks and other financial institutions	22	11,526,858	9,039,951
2.2	Derivative financial liabilities	22.1	656	12,813
2.3	Amounts due to customers	23	176,681,513	151,452,004
2.4	Subordinated loan	23.1	6,018,748	6,636,888
2.5	Liabilities on leased assets	27.1	1,076,253	
2.6	Securities issued by Bank	24	8,980,173	8,576,459
2.7	Current tax liabilities	27	234,398	60,495
2.8	Deferred tax liabilities	11	495,117	526,585
2.9	Reserves	30	83,959	79,061
2.10	Other liabilities	27	1,822,721	866,988
	<b>Total Liabilities</b>		<b>206,920,396</b>	<b>177,251,244</b>
<b>3</b>	<b>Կապիտալ</b>			
3.1	Share capital	28	20,489,653	20,489,652
3.2	Emission income		9,605,638	9,605,639
3.3	Reserves		1,685,413	1,687,816
3.3.1	General reserve		508,875	448,298
3.3.2	Re-assessment reserve		1,176,538	1,239,518
3.4	Retained gain (loss)		1,676,684	765,337
3.5	Other items of equity			
	Մայր կազմակերպությանը պատկանող կապիտալ			
	Փոքրամասնության բաժնեմաս			
	<b>Total equity</b>		<b>33,457,388</b>	<b>32,548,444</b>
	<b>Total liabilities and equity</b>		<b>240,377,784</b>	<b>209,799,688</b>

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



Interim report on the changes in Private Equity

30/09/19

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

(thousand AMD)

Articles	Interim period of previous financial year (increasing from the beginning of the year) (I scheme)													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
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	Interim dividends	Total	Uncontrolled share	Total equity
<i>1. Balance at the beginning of preceding financial year as of 01 January 2018 (checked/unchecked)</i>	20,489,653	-	20,489,653	9,605,638	426,482	-	24,275	-	1,469,083	3,572,712	-	-	-	35,587,843
1.1. General result of accounting policy changes and adjustment of considerable mistakes										(3,444,346)				(3,444,346)
2. Recalculated balance	20,489,653	-	20,489,653	9,605,638	426,482	-	24,275	-	1,469,083	128,366	-	-	-	32,143,497
<b>3. Operations with the shareholders, via shares, including</b>														
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														
<b>4. Comprehensive income</b>														
<b>5. Dividends</b>														
<b>6. Increase/ decrease of equity item, including</b>														
6.1. Increase/ decrease of derivative instruments classified as equity instruments														
<b>7. Internal movements, including</b>														
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														
<b>8. Balance at the end of similar interim period of preceding financial year as of 30 September 2018 (checked/unchecked)</b>	20,489,653	-	20,489,653	9,605,638	426,482	-	(107,120)	-	1,501,913	754,841	-	-	-	32,671,407