

Interim report on the financial result
30-Jun-19
" UNIBANK" CJSC Yerevan 0025, 12 Charents st, N 53, 1-5

(thousand AMD)

Name	Notes	Current interim period 01.04.19-30.06.19	Reporting period 01.01.19_30.06.19	Previous interim period 01.04.18_30.06.18 (checked)	Previous period 01.01.18_30.06.18 (checked)
Interest and similar income	3	4,763,319	9,538,573	5,418,553	10,909,984
Interest and similar expenses	3	(2,317,510)	(4,602,852)	(2,341,013)	(4,887,758)
Net interest and other income		2,445,809	4,935,721	3,077,540	6,022,226
Commission income	4	714,249	1,347,076	309,461	591,220
Commission expenses	4	(134,319)	(273,268)	(94,929)	(185,088)
Net commission income		579,930	1,073,808	214,532	406,132
Income from dividends					
Net trading income	5	394,847	695,009	183,782	328,062
Other Operational income	6	247,913	407,992	295,940	552,726
Operational income		3,668,499	7,112,530	3,771,794	7,309,146
Expenses related to loan loss provisioning	7	(1,162,828)	(2,336,487)	(1,676,690)	(2,976,241)
Total administrative expenses	8	(1,054,730)	(2,125,732)	(1,023,104)	(1,911,882)
Other operational expenses	9	(1,035,358)	(2,054,951)	(831,166)	(1,639,587)
Net gain/loss from investments	10				
Gain (loss) before taxation		415,583	595,360	240,834	781,436
Profit tax expenses	11	(26,059)	(62,165)	(41,714)	(154,493)
Gain (loss) after taxation		389,524	533,195	199,120	626,943
Basic profit per share	12				
Diminished profit per share	12				
Net profit for the period					
Including					
Share to the principle organization					
Uncontrolled share					

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



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(thousand AMD)

	Name	Notes	At the end of current interim period dated as of 30.06.2019	At the end of preceding financial year (checked) 31.12.2018
1	Assets			
1.1	Cash and balances with CBA	13	39,589,815	32,049,007
1.3	Amounts due from banks and other financial	14	15,026,228	12,983,447
1.4	Derivative financial assets	14.1		758
1.5	Loans and borrowings to customers	16	135,099,245	134,279,082
1.6	Financial assets available for commercial purposes	17	5,426,399	3,817,080
1.7	Investments kept upon repayment period	18	11,709,130	12,822,788
1.8	Right to use leased assets	21.2	1,156,242	
1.9	Fixed and intangible assets	20	10,302,234	10,178,397
1.10	Deferred tax assets	11		
1.11	Prepayment on profit tax	21.1	141,769	
1.12	Other assets	21	4,094,273	3,669,102
	Total assets		222,545,335	209,799,661
2	Liabilities			
2.1	Amounts due to the banks and other financial institutions	22	11,813,453	9,039,951
1.4	Derivative financial liabilities	22.1	10,824	12,813
2.2	Amounts due to customers	23	160,328,410	151,452,004
2.3	Subordinated loan	23.1	5,778,032	6,636,888
2.5	Liabilities on leased assets	27.1	1,172,310	
2.4	Securities issued by Bank	24	8,998,481	8,576,459
2.8	Current tax liabilities	27	130,199	60,495
2.7	Deferred tax liabilities	11	451,119	526,585
2.9	Other liabilities	27	803,034	946,049
	Total Liabilities		189,485,862	177,251,244
3	Equity			
3.1	Share capital	28	20,489,653	20,489,652
3.2	Emission income		9,605,638	9,605,639
3.3	Reserves		1,728,034	1,687,816
3.3.1	General reserve		508,876	448,298
3.3.2	Re-assessment reserve		1,219,158	1,239,518
3.4	Retained gain (loss)		1,236,148	765,337
3.5	Other items of equity			
	Total equity		33,059,473	32,548,444
	Total liabilities and equity		222,545,335	209,799,688

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



Interim report on the changes in Private Equity
30-Jun-19
" UNIBANK" CJSC Yerevan 0025, 12 Charents st, N 53, 1-5

(thousand AMD)

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
	1	2	3											
Articles														
Interim period of previous financial year (increasing from the beginning of the year) (I scheme)														
1. Balance at the beginning of preceding financial year as of 01 January 2018 (checked/unchecked)														
1.1. General result of accounting policy changes and adjustment of considerable mistakes	20,489,653	-	20,489,653	9,605,638	426,482	-	24,275	-	1,469,083	3,572,712	-	-	-	35,587,843
2. Recalculated balance	20,489,653	-	20,489,653	9,605,638	426,482	-	24,275	-	1,469,083	(3,444,346)	-	-	-	(3,444,346)
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. Comprehensive 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														
7.1. Distribution to the General reserve							(131,395)		32,830	626,475				527,910
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									32,830	626,475				32,830
7.5. Internal movements of other equity items							(131,395)							495,080
8. Balance at the end of similar interim period of preceding financial year as of 30 June 2018 (checked/unchecked)														
	20,489,653	-	20,489,653	9,605,638	426,482	-	(107,120)	-	1,501,913	754,841	-	-	-	32,671,407