# Interim report on cash flow 31-Mar-21

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

thousand AMD

A THE PROPERTY OF THE PROPERTY	Notes	Previous period	Reporting period		
Name		31.03.2020	31.03.2021		
1. Cash flows from operating activities	<b>LEGISLA</b>	X.	x		
Net cash flows before changes in operating assets	曹华后		2 ((1 552		
and liabilities	his Let	2,136,447	3,661,552		
Interest receivable		4,064,660	5,078,804		
Interes payable		(2,391,266) 492,759	(2,440,050) 761,229		
Commission receivable		(169,392)	(113,689)		
Commission payable		348,754	313,150		
Profit/ loss from financial assets for commercial		755,573	964,440		
Profit/ loss from foreign currency exchange		711,850	640,604		
Return of write off assets		(1,021,799)	(919,393)		
Paid salary and equalled to it other payments  Other income receivable and other expenses payable		(1,021,177)	(***,****)		
		(654,692)	(623,543)		
from operating activities  Cash flows from the changes in operating assets	article 5 (See				
		(17,654,904)	(1,672,979)		
and liabilities	STREET, SOUTH	(5,869,456)	(103,932)		
(Increase)/decrease in operating assets		(6,548,468)	(551,141)		
including		626,773	(26,637)		
(Increase)/decrease of share for commercial purposes		020,775	(==,===,		
(Increase)/decrease of receivable leasing		52,239	473,846		
Decrease (increase) of other operating assets					
(Increase)/decrease of operating liabilities		(11,785,448)	(1,569,047)		
including		(11,498,870)	270,026		
(Increase)/decrease of other operating liabilities		(286,578)	270,020		
Net cash flows used in operating activities before			1 000 573		
income tax		(15,518,457)	1,988,573		
Income tax paid		(180,000)	(116,654)		
Net cash flows used in operating activities		(15,698,457)	1,871,919		
2. Cash flows from investing activities	354605		X		
(Increase)/decrease of investments held up to repayment		(433,767)	(237,081)		
(Increase)/decrease of investments in the share capital					
of other persons		8,542,018	(792,017		
(Increase)/decrease of deposits placed in other banks		0,512,010			
(Increase)/decrease of statute investmentsin the fixed		(95,444)	(122,004		
assets and intangible assets Purchase of fixed assets and intangible assets		(170,946)	(12,373		
Amortization of fixed assets and intangible assets		25,086	-13,477		
Net cash flow from other investment activity		379,613	(780,797		
Net cash flows used in investing activities	Miles 141	8,246,560	(1,900,795		
Cash flow from financing activities		X	X PRESENTATION OF THE STATE OF		
Dividend paid	CONTRACTOR OF THE PARTY OF THE	-	-		
(Increase)/decrease in loans received from Central Bank					
of Republic of Armenia		(363,476)	(521,917		
(Increase)/decrease in borrowings received from the		1,500,000	4,385,780		
(Increase)/decrease in other borrowings		(344,098)	(529,632		
Increase/decrease in the issuance of securities of the		173,006	2,956,901		
		175,000			
Investment to share capital (Increase)/decrease payable leasing					
	-				
Net cash flow from other financing activities	PROBLEM S	965,432	6,291,132		
Net cash flow from financing activities		1,183,152	35,351		
Exchange differences on cash and cash equivalents	Maria de la	(5,303,313)	(14,7.38,853		
Net increase/ (decrease) in cash and cash	13 2	49,575,707	28,903,350		
Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	13.2	44,272,394	35,260,957		

Chairman of the Executive Board

Chief Accountant

Mesrop Hakobyan

#### Interim report on the financial result 31/03/21 " UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5 Previous interim period Current interim period Name Notes (checked) 01.01.21\_31.03.21 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 4 Commission expenses (133,689)(169,391)Net commission income and other payments 694,658 316,635 Income from dividents Net trading income 5 280,008 621,224 6 Other Operational income 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)10 Net gain/loss from subsidiaries 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

Chairman of the Executive Board

Including
Share of the principle organization
Uncontrolled share

Mesrop Hakobyan

Chief Accountant

Interim report on the	Aggregated Financial result			
31	/03/21			
" UNIBANK" OJSC Yerevan	0025, 12 Charents st, N 53, 1-5			
Name	Reporting period 01.01.21 31.03.21	Previous period 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		(20,000)		
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				

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

# 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	HINE DIGHT		H .		
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		
	Investments kept upon repayment	18	13,617,037	13,896,242		
1.6	period Fixed and intangible assets	20	11,918,969	11,792,953		
1.7	Deferred tax assets	11	11,510,505	11,772,733		
1.8	Prepayment on profit tax	21.1	243,863	134,126		
1.10	Other assets	21	6,473,625	5,558,593		
1.10	Total assets	outre 2 lb 1	244,132,173	238,296,364		
2	Liabilities			A		
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		a er an i de tron cidad			
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		

Chairman of the Executive Board

Chief Accountant

Mesrop Hakobyan

# 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					c	ia la	+	it ion		2
	Share capital	Repurchas ed capital	Net amount	Emission gain/loss	General reserve	Exchange differences from the recalculation of foreign operations	Recalculatio n of financial assets	Hedging of cash flow	Profits from the recalculation of noncurrent assets	Retained profit/loss	Total equity
Articles	1	2	3	4	5	6	7	8	9	10	14
	Interi	m period	of previous fina	ncial year (incre	asing from th	e beginning of the	year) (I scheme	2)			
1. Balance at the beginning of preceding financial year as of 01 January 2020(checked/unchecked)	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 off circulation stocks											:50
4. Aggregate income											
5. Dividents											
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
8.Balance at the end of similar interim period of preceding financial year as of 31.03.2020 (checked/unchecked)	20,489,653	2	20,489,653	9,605,638	448,298	-	(301,467)		1,495,348	947,861	32,685,331

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											24.055.022
10.Recalculated balance	20,489,653	150	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. Dividents											-
14. Increase/ decrease of equity items, including											
14.1. Increase/ decrease of derivative instruments classified as equity instruments											
15 Internal movements, including				N.			(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	A Property of										
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	ρευυν, τοΕ ΑΚΙΑΨ 118Α120,489,653	-	20,489,653	9,605,638	608,509	-	(157,455)	-	1,820,561	1,731,934	34,098,840

Challeman of the Executive Board

Mesrop Hakobyan

Chief Accountant