

Interim report on the financial result
31/03/2019
" UNIBANK" CJSC Yerevan 0025, 12 Charents st, N 53, 1-5

(thousand AMD)

Name	Notes	Reporting period 01.01.19_31.03.19	Previous period 01.01.18_31.03.18
Interest and similar income	3	4,775,254	5,491,431
Interest and similar expenses	3	(2,285,342)	(2,546,745)
Net interest and other income		2,489,912	2,944,686
Commission income	4	632,827	281,759
Commission expenses	4	(138,949)	(90,159)
Net commission income		493,878	191,600
Income from dividends			
Net trading income	5	300,162	144,280
Other Operational income	6	160,079	256,786
Operational income		3,444,031	3,537,352
Expenses related to loan loss provisioning	7	(1,173,659)	(1,299,551)
Total administrative expenses	8	(1,071,002)	(888,778)
Other operational expenses	9	(1,019,593)	(808,421)
Net gain/loss from investments	10		
Gain (loss) before taxation		179,777	540,602
Profit tax expenses	11	(36,106)	(112,779)
Gain (loss) after taxation		143,671	427,823
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 Orligoryan



Interim report on the Aggregated Financial result
 31-Mar-19
 " UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5

thousand AMD

Name	Reporting period 01.01.19_31.03.19	Previous period 01.01.18_31.03.18
Other aggregate financial result		
Rate exchange from the converting of foreign transactions		
Revaluation of financial assets	(80,735)	(40,006)
Cash flow hedging		
Income from the revaluation on the current assets	(28,773)	(9,203)
Income tax from other aggregate income	21,902	9,842
Other aggregate result after taxation	(87,606)	(39,367)
Aggregated financial result	56,065	388,456
Including		
Share in the principal organization		
Non controlled share		

Chairman of the Executive Board

Mestrop Hakobyan

Chief Accountant

Gohar Grigoryan



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Interim report on the financial result

31-Mar-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 31.03.2019	At the end of preceding financial year (checked) 31.12.2018
1	Assets			
1.1	Cash and balances with CBA	13	34,770,669	32,049,007
1.3	Amounts due from banks and other financial	14	12,622,585	12,983,447
1.2	Derivative financial assets			785
1.5	Loans and borrowings to customers	16	132,628,012	134,279,082
1.6	Financial assets available for commercial purposes	17	3,758,656	3,817,080
1.7	Investments kept upon repayment period	18	13,801,058	12,822,788
1.9	Right to use leased assets		824,448	
1.10	Fixed and intangible assets	20	10,201,463	10,178,397
1.11	Deferred tax assets	11		
1.12	Prepayment on profit tax	21.1	4,768	
1.13	Other assets	21	3,811,896	3,669,102
	Total assets		212,423,555	209,799,688
2	Liabilities			
2.1	Amounts due to the banks and other financial institutions	22	14,646,114	9,039,951
2.2	Derivative financial liabilities		10,645	12,813
2.3	Amounts due to customers	23	147,361,466	151,452,004
2.4	Subordinated loan	23.1	5,691,509	6,636,888
2.5	Liabilities on leased assets		831,300	
2.6	Securities issued by Bank	24	8,683,561	8,576,459
2.7	Current tax liabilities		109,745	60,495
2.8	Deferred tax liabilities		513,439	526,585
2.9	Reserves		74,635	79,061
2.10	Other liabilities	27	1,898,439	866,988
	Total Liabilities		179,820,853	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		1,600,211	1,687,816
3.3.1	General reserve		448,299	448,298
3.3.2	Re-assessment reserve		1,151,912	1,239,518
3.4	Retained gain (loss)		907,200	765,337
3.5	Other items of equity			
	Total equity		32,602,702	32,548,444
	Total liabilities and equity		212,423,555	209,799,688

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



Interim report on the changes in Private Equity
31-Mar-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 Share capital	2 Repurchased capital	3 Net amount											
Articles	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	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)	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										(3,414,985)				(3,414,985)
2. Recalculated balance	20,489,653	-	20,489,653	9,605,638	426,482	-	24,275	-	1,469,083	157,727	-	-	-	32,172,858
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									(7,362)	427,824				388,457
7.2. Loss cover accumulated at the expense of general reserve														
7.3. Cover of omission loss														
7.4. Decrease of growth from the recalculation of fixed assets and intangible assets									(7,362)	427,824				(7,362)
7.5. Internal movements of other equity items														395,819
8. Balance at the end of similar interim period of preceding financial year as of 30 March 2018 (checked/unchecked)	20,489,653	-	20,489,653	9,605,638	426,482	-	(7,730)	-	1,461,721	585,551	-	-	-	32,561,315