

Interim report on the Aggregated Financial result
31-Mar-22
" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5

thousand AMD

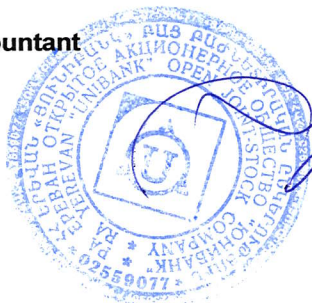
Name	Reporting period 01.01.2022- 31.03.2022	Previous period 01.01.21_31.03.21
Other aggregate financial result		
Rate exchange from the converting of foreign transactions		
Revaluation of financial assets	12,157	(35,246)
Cash flow hedging		
Income from the revaluation on the current assets		
Income tax from other aggregate income	(2,188)	6,344
Other aggregate result after taxation	9,969	(28,902)
Aggregated financial result	345,469	217,727
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
31/03/2022
" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5
(thousand AMD)

Name	Notes	Reporting period 01.01.2022- 31.03.2022	Previous period 01.01.21_31.03.21
Interest and similar income	3	4,448,547	5,472,682
Interest and similar expenses	3	(2,493,534)	(2,425,471)
Net interest and other income		1,955,013	3,047,211
Commission income	4	873,532	828,347
Commission expenses	4	(261,812)	(133,689)
Net commission income		611,720	694,658
Income from dividends			
Net trading income	5	2,708,954	374,585
Other Operational income	6	230,924	66,430
Operational income		5,506,611	4,182,884
Expenses related to loan loss provisioning	7	(2,824,774)	(2,091,422)
Total administrative expenses	8	(1,070,108)	(862,259)
Other operational expenses	9	(1,266,260)	(1,011,476)
Net gain/loss from investments	10		
Gain (loss) before taxation		345,469	217,727
Profit tax expenses	11	(135,074)	(145,007)
Gain (loss) after taxation		210,395	72,720
Basic profit per share	12		
Diminished profit per share	12		
Net profit for the period			

Chairman of the Executive Board

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Chief Accountant

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Interim report on the changes in Private Equity
31-Mar-22
" UNIBANK" OJSC 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
	Share capital	Repurchased capital	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)														
<i>1. Balance at the beginning of preceding financial year as of 01 January 2021 (checked/unchecked)</i>	20,489,653	-	20,489,653	9,605,638	608,509	-	(128,553)	-	1,820,561	1,659,215				34,055,023
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	608,509		(128,553)		1,820,561	1,659,215				34,055,023
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. 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							(28,902)		-	72,719				43,817
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							(28,902)			72,719				43,817
<i>8. Balance at the end of similar interim period of preceding financial year as of 31.03.2021 (checked/unchecked)</i>	20,489,653	-	20,489,653	9,605,638	608,509	-	(157,455)	-	1,820,561	1,731,934				34,098,840

Interim period of previous financial year (increasing from the beginning of the year) (II scheme)												
9. Balance at the beginning of the financial year as of 01 January 2022 (checked/unchecked)	21,588,653		21,588,653	9,605,638	641,779		45,867		1,686,412	(3,261,662)		30,306,687
9.1. General result of accounting policy changes and adjustment of considerable mistakes												
10. Recalculated balance	21,588,653		21,588,653	9,605,638	641,779		45,867		1,686,412	(3,261,662)		30,306,687
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												-
14.2. Internal movements, including					-		9,969		-	210,395		220,364
15.1. Distribution to the General reserve												-
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										210,395		210,395
15.5. Internal movements of other equity items							9,969					9,969
10. Balance at the end of interim reporting financial period as of 31.03.2022	21,588,653	-	21,588,653	9,605,638	641,779	-	55,836	-	1,686,412	(3,051,267)		30,527,051

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31-Mar-22

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(thousand AMD)

	Name	Notes	Reporting period 01.01.2022-31.03.2022	Previous period 01.01.21_31.03.21
1	Assets			
1.1	Cash and balances with CBA	13	75,866,577	60,021,472
1.2	Precious metals	13.1	16,740,188	16,333,152
1.3	Amounts due from banks and other financial institutions	14	403	5,239
1.5	Loans and borrowings to customers	16	137,643,246	135,407,254
1.6	Financial assets available for commercial	17	1,043,166	1,649,514
1.7	Investments kept upon repayment period	18	15,226,344	15,744,630
1.10	Fixed and intangible assets	20	13,404,322	13,496,128
1.11	Deferred tax assets	11	345,261	480,335
1.12	Prepayment on profit tax	21.1	270,069	310,366
1.13	Other assets	21	5,064,102	5,693,262
	Total assets		265,603,678	249,141,352
2	Liabilities			
2.1	Amounts due to the banks and other financial institutions	22	8,114,227	10,908,887
2.2	Derivative financial liabilities		70,763	10,867
2.3	Amounts due to customers	23	209,393,626	190,425,974
2.4	Subordinated loan	23.1	3,590,171	3,121,387
2.5	Securities issued by Bank	24	11,750,072	12,168,789
2.6	Current tax liabilities		66,407	65,120
2.7	Deferred tax liabilities	11		
2.8	Reserves	30		
2.9	Other liabilities	27	2,091,361	2,133,641
	Total Liabilities		235,076,627	218,834,665
3	Equity			
3.1	Share capital	28	21,588,652	21,588,653
3.2	Emission income		9,605,639	9,605,638
3.3	Reserves		2,384,027	2,374,058
3.3.1	General reserve		641,779	641,779
3.3.2	Re-assessment reserve		1,742,248	1,732,279
3.4	Retained gain (loss)		(3,051,267)	(3,261,662)
	Total equity		30,527,051	30,306,687
	Total liabilities and equity		265,603,678	249,141,352

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Interim report on cash flow

31-Mar-22

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

thousand AMD

Name	Notes	Reporting period 01.01.2022- 31.03.2022	Previous period 01.01.21_31.03.21
1. Cash flows from operating activities		x	x
Net cash flows before changes in operating assets and liabilities		3,661,552	5,733,239
Interest receivable		5,078,804	5,164,454
Interes payable		(2,440,050)	(2,327,865)
Commission receivable		761,229	873,532
Commission payable		(113,689)	(261,812)
Profit/ loss from financial assets for commercial purposes		313,150	286,599
Profit/ loss from foreign currency exchange		964,440	2,780,629
Return of write off assets		640,604	831,437
Paid salary and equalled to it other payments		(919,393)	(1,030,817)
Other income receivable and other expenses payable from operating activities		(623,543)	(582,918)
Cash flows from the changes in operating assets and liabilities		(1,159,866)	15,196,546
(Increase)/decrease in operating assets		(103,932)	(6,376,004)
including			
(Increase)/decrease in credits/loans		(551,141)	(6,750,663)
(Increase)/decrease of share for commercial purposes		(26,637)	640,329
(Increase)/decrease of receivable leasing		-	(147,959)
Decrease (increase) of other operating assets		473,846	(117,711)
(Increase)/decrease of operating liabilities		(1,055,934)	21,572,550
including			
(Increase)/decrease of liabilities to customers		(1,325,960)	22,151,330
(Increase)/decrease of other operating liabilities		270,026	(578,780)
Net cash flows used in operating activities before income tax		2,501,686	20,929,785
Income tax paid		(116,654)	
Net cash flows used in operating activities		2,385,032	20,929,785
2. Cash flows from investing activities		x	x
(Increase)/decrease of investments held up to repayment period		(237,081)	598,304
(Increase)/decrease of investments in the share capital of other persons			
(Increase)/decrease of deposits placed in other banks		(792,017)	(552,442)
(Increase)/decrease of statute investments in the fixed assets and intangible assets		(122,004)	(24,859)
Purchase of fixed assets and intangible assets		(12,373)	(55,937)
Amortization of fixed assets and intangible assets		43,477	709,902
Net cash flow from other investment activity		(780,797)	106,112
Net cash flows used in investing activities		(1,900,795)	781,080
Cash flow from financing activities		x	x
Dividend paid		-	(27,404)
(Increase)/decrease in loans received from Central Bank of Republic of		(521,917)	282,033
(Increase)/decrease in loans received from the Banks		4,385,780	(3,841,120)
(Increase)/decrease in other loans		(529,632)	(511,521)
(Increase)/decrease in currency of the Bank		2,956,901	(533,344)
Investment to share capital			
(Increase)/decrease payable leasing			
Net cash flow from other financing activities			
Net cash flow from financing activities		6,291,132	(4,631,356)
Exchange differences on cash and cash equivalents		35,351	(1,234,404)
Net increase/ (decrease) in cash and cash equivalents		6,810,720	15,845,105
Cash and cash equivalents at the beginning of the year	13_2	28,450,237	60,021,472
Cash and cash equivalents at the end of the year	13_2	35,260,957	75,866,577

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