

INTERIM STATEMENT ON FINANCIAL RESULT (Form № 6a) as of March 31, 2018

"EVOCABANK" CJSC, 44/2, Hanrapetutyan street., Yerevan

(thousand AMD)

Nomination	Accounting period	Previous period
Interests and related incomes	1,727,613	1,603,881
Interests and related charges	(932,805)	(761,971)
Net interest and related income	794,808	841,910
Commission and other fee incomes	338,743	104,046
Commission and other fee charges	(148,656)	(98,029)
Received net commission and other fees	190,087	6,017
Income from dividends		
Net income from trading activity	229,680	143,005
Other operating income	12,361	13,997
Operating income	1,226,936	1,004,929
Net share premium for reserves of possible assets losses	(104,633)	9,016
Total administrative charges	(498,255)	(417,654)
Other operating charges	(197,741)	(108,633)
Profit/(loss) before taxation	426,307	487,658
Charge related with income tax (reimbursement)	(3,139)	(149,858)
Income for the period	423,168	337,800

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan Date of approval: April 15th, 2018

INTERIM STATEMENT ON OTHER COMPREHENSIVE INCOME (Form № 6b) as of March 31, 2018

"EVOCABANK" CJSC, 44/2, Hanrapetutyan street., Yerevan

(thousand AMD)

Nomination	Accounting period	Previous period
Other comprehensive income	28,695	29,309
Exchange differences from recalculation		
of foreign operations		
Revaluation of financial assets available	29 605	20.200
for trade	28,695	29,309
Money flow hedging		
Income from revaluation of non-current		
assets		
Income tax on other comprehensive		
income	(5,739)	(5,862)
Other comprehensive financial result	22.056	22.447
after taxation	22,956	23,447
Comprehensive financial result	446,124	361,247

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan Date of approval: April 15th, 2018

INTERIM BALANCE SHEET (form № 7) ON FINANCIAL POSITION as of March 31, 2018

"EVOCABANK" CJSC, 44/2, Hanrapetutyan street., Yerevan

(thousand AMD)

Nomination	Notice	As of the end of the interim accountable period	As of the end of the previous financial year (non approved)
1.Assets			
1.1.Cash and balances with CBA	13	12,867,874	18,537,538
1.2.Standard bank bullions of precious metals		1,856	1,856
1.3.Amounts due from banks and other financial institutions	14	11,970,337	8,958,369
1.4.Financial assets held-for-trade	15	307,593	-
1.5.Loans and advances to customers	16	60,169,966	56,880,423
1.6.Financial assets available-for-sale	17	10,909,446	11,514,612
1.7.Investments held to maturity	18	487,279	499,366
1.10.Property, plant, equipment and intangible assets	20	5,443,747	5,414,518
1.11.Repossessed assets		3,351,006	3,263,905
1.12.Other assets	21	463,892	461,877
Total assets		105,972,996	105,532,464
2.Liabilities			
2.1.Liabilities due to banks and other financial institutions	23	15,951,223	13,596,817
2.2.Amounts due to customers	24	48,710,328	49,776,443
2.3.Securities issued by bank	25	5,940,304	5,823,655
2.5.Amount due to payment	27	45,229	17,121
2.6.Deferred tax liabilities	28,3	474,469	705,483
2.8.Other liabilities	29	391,235	520,271
2.9.Subordinated borrowing	29	4,868,257	4,912,334
Total liabilities		76,381,045	75,352,124
3.Equity			
3.1.Charter capital	30	17,950,000	17,950,000
3.2.Share premium reserve	31		
3.3.Reserves:		2,362,712	2,339,756
3.3.1.General reserve		52,075	52,075
3.3.2.Revaluation reserve	32	2,310,637	2,287,681
3.4.Retained earning (loss)	33	9,279,239	9,890,584
Total equity		29,591,951	30,180,340
Total liabilities and equity		105,972,996	105,532,464

Chairman of Management Board: Emil Soghomonyan Chief accountant: Alvard Mkrtumyan Date of approval: April 15th, 2018

STATEMENT as of March 31, 2018

"EVOCABANK" CJSC, 44/2, Hanrapetutyan street., Yerevan

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	accountable period, as of of March 31 st, 2018 (non approved)	17,950,000				52,075		872,976	-	1,437,661	9,279,239		11,641,951		29,591,951

Chairman of Management Board: Emil Soghomonyan (Executive Director)

Chief accountant: Alvard Mkrtumyan Date of approval: April 15th, 2018 *P.S.*

STATEMENT ON CASH FLOW (Form № 9) (direct method) as of March 31, 2018

"EVOCABANK" CJSC, 44/2, Hanrapetutyan street., Yerevan

(thousand AMD)

	1	1	,
NOMINATION	Notice	Previous period	Accountable period
1. Cash flows from operating activities			
Net cash flows before changes in operating assets and liabilities		451,676	518,633
Interest receivable		1,435,895	1,512,402
Interest payable		(733,111)	(893,745)
Commission charges receivable		104,046	338,742
Commission charges receivable Commission charges payable		(98,029)	(148,611)
Gains/(loss) from financial assets available for trade		29,273	79,526
Gains/(loss) from foreign currency trading operations		143,440	179,565
Repayment of prior written-off assets		112,819	
Salary payable and other related payments			29,049 (298,101)
		(263,751) (278,906)	
Other gains from operating activity and other paid-off charges			(280,194)
Cash flows from changes in operating assets and liabilities		(5,662,036)	(6,350,903)
Decrease/(increase) in operating assets		(4,413,932)	(6,230,921)
Including: Decrease/(increase) in loans and borrowings		(2,386,972)	(3,805,887)
Decrease/(increase) in securities held for trade and available for trade		1,165,998	436,231
Decrease/(increase) in amounts from financial loans		1,105,550	430,231
Decrease/(increase) in other operating assets		(3,192,958)	(2,861,265)
Increase (decrease) in operating liabilities		(1,248,104)	(119,982)
Including:		1	
Increase (decrease) in liabilities due to customers		(1,396,583)	(789,949)
Increase (decrease) in other operating liabilities		148,479	669,967
Net cash flow from operating activities before income tax		(5,210,360)	(5,832,270)
Income tax paid		(33,281)	(65,960)
Net cash from operating activities		(5,243,641)	(5,898,230)
2. Cash flows from investing activities			-
Decrease (increase) of investments held to maturity		1,148	4,782
Decrease (increase) of investments in charter capital of other entities			
Decrease (increase) of capital investments in fixed and intangible assets		(4,140)	(5,046)
Purchase of fixed and intangible assets		(141,794)	(112,864)
Disposal of fixed and intangible assets		26,625	
Net cash flows from other investing activities			
Net cash flows from investment activities		(118,161)	(113,128)
3. Cash flows from financing activities			
Dividends payable			
Increase (decrease) in borrowings received from the Central Bank of Armenia		(102)	(26,187)
Increase (decrease) in borrowings received from banks		2,007,386	1,848,183
Increase (decrease) in other borrowings receivable		113,627	116,288
Increase (decrease) in securities issued by the bank		37,895	116,194
Shareholders' investments in charter capital			
Increase/decrease) of payables against financial lease			
Net cash flow from other financing activities			
Net cash flow from financing activities		2,158,806	2,054,478
Influence of foreign exchange rate on cash and cash equivalents		(6,260)	(717)
Net increase/(decrease) in cash and cash equivalents		(3,209,256)	(3,957,597)
Cash and cash equivalents at the beginning of the year	13_2	15,886,913	17,311,697
Cash and cash equivalents in the end of the year	13_2	12,677,657	13,354,100

Chairman of Management Board: Emil Soghomonyan

(Executive Director)

Chief accountant: Alvard Mkrtumyan Date of approval: April 15th, 2018

Form № 27 PUBLISHED REPORT ON GENERAL ECONOMIC PRUDENTIALS (quarterly)

Bank's name: "EVOCABANK" CJSC Date: 01/01/2018 – 31/03/2018

(thousand AMD)

Prudentials	Actual estimated size of prudential for the Bank	Permissible limit on prudential defined by CBA	Number of breaches during the accountable period		
1	2	3	4		
Minimal amount of the Bank's charter capital	17,950,000	50,000	No breach		
Minimum amount of general (private) capital	32,874,036	30,000,000	No breach		
N ¹ Minimal ratio of the total capital to the risk-weighted assets	29.76%	12%	No breach		
N_2^{-1} Minimal ratio of the highly liquid assets to the total assets	28.28%	15%	No breach		
N ₂ ¹¹ Minimal ratio of the highly liquid assets expressed by the Bank's first group currency to the total assets expressed by the Bank's first group currency N ₂ ¹² Standard of total liquidity for the Bank's second group	14.04%	4%	No breach		
currency, USD and euro	X	4%	No breach		
N ₂ ² Minimal ratio of the Bank's highly liquid assets to the callable liabilities	182.41%	60%	No breach		
N ₂ ²¹ Minimal ratio of the highly liquid assets expressed by the Bank's first group currency to the callable liabilities expressed by the Bank's first group currency N ₂ ²² Standard of current liquidity for the Bank's second group	65.61%	10%	No breach		
currency, USD and euro	X	10%	No breach		
N ₃ ¹ Maximal ratio of one borrower's risk	17.44%	20%	No breach		
N ₃ ² Maximal ratio of all big borrowers' risk	81.39%	500%	No breach		
N ₄ Maximal ratio of one borrower's risk related with the Bank	0.46%	5%	No breach		
N ₄ ² Maximal ratio of all big borrowers' risk related with the Bank	2.78%	20%	No breach		
Minimal ratio of mandatory reserves allocated in the RA Central Bank:					
in AMD	X	2%	No breach		
in USD	X	18% in AMD	No breach		
in EURO	X	18% in AMD	No breach		
Maximum ratio of the currency position and the Bank's total capital	2.08%	10%	No breach		
Maximum ratio of each currency position and the Bank's total capital, acc. to each currency:					
in USD	X	7%	No breach		
in EURO	X	7%	No breach		
in RUR	X	7%	No breach		
Other currencies	X	X	No breach		

Chairman of Management Board: Emil Soghomonyan (Executive Director)

Chief accountant: Alvard Mkrtumyan Date of approval: April 15th, 2018