

**INTERIM STATEMENT
ON FINANCIAL RESULT (Form № 6a)
as of September 30, 2017**

“EVOCABANK” CJSC, 44/2, Hanrapetutyán street., Yerevan

(thousand AMD)

Nomination	Current interim period	Accountable period	Current interim period as compared with the previous financial year	Previous period
Interests and related incomes	1,788,395	5,060,606	1,581,649	4,605,080
Interests and related charges	(884,615)	(2,490,896)	(810,714)	(2,452,659)
Net interest and related income	903,780	2,569,710	770,935	2,152,421
Commission and other fee incomes	151,081	374,958	87,463	257,436
Commission and other fee charges	(157,802)	(367,481)	(97,796)	(205,677)
Received net commission and other fees	(6,721)	7,477	(10,333)	51,759
Income from dividends	-	1,510		
Net income from trading activity	191,695	472,582	138,172	287,560
Other operating income	15,118	46,317	29,415	(8,228)
Operating income	1,103,872	3,097,596	928,189	2,483,512
Net share premium for reserves of possible assets losses	(441,339)	(249,916)	(11,277)	(270,163)
Total administrative charges	(428,860)	(1,303,195)	(321,088)	(977,241)
Other operating charges	(167,846)	(383,551)	(94,403)	(271,027)
Profit/(loss) before taxation	65,827	1,160,934	501,421	965,081
Charge related with income tax (reimbursement)	(18,109)	(249,361)	(144,341)	(237,073)
Income for the period	47,718	911,573	357,080	728,008

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

Date of approval: October 15th, 2017

P.S.

INTERIM STATEMENT
ON OTHER COMPREHENSIVE INCOME (Form № 6b)
as of September 30, 2017

“EVOCABANK” CJSC, 44/2, Hanrapetutyán street., Yerevan

(thousand AMD)

Nomination	Current interim period	Accountable period	Current interim period as compared with the previous financial year	Previous period
Other comprehensive income	86	119,893	864,038	1,404,428
Exchange differences from recalculation of foreign operations				
Revaluation of financial assets available for trade	86	119,893	864,038	1,404,428
Money flow hedging				
Income from revaluation of non-current assets				
Income tax on other comprehensive income	(17)	(23,979)	(172,808)	(280,886)
Other comprehensive financial result after taxation	69	95,914	691,230	1,123,542
Comprehensive financial result	47,787	1,007,487	1,048,310	1,851,550

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

Date of approval: October 15th, 2017

P.S.

**INTERIM BALANCE SHEET (form № 7)
ON FINANCIAL POSITION
as of September 30, 2017**

“EVOCABANK” CJSC, 44/2, Hanrapetutyán 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	16,167,731	15,395,017
1.2.Standard bank bullions of precious metals		1,856	1,856
1.3.Amounts due from banks and other financial institutions	14	12,161,718	7,847,937
1.4.Financial assets held-for-trade	15	-	-
1.5.Loans and advances to customers	16	52,236,364	46,537,338
1.6.Financial assets available-for-sale	17	11,374,817	10,464,825
1.7.Investments held to maturity	18	501,329	501,835
1.10.Property, plant, equipment and intangible assets	20	5,229,698	4,540,483
1.12.Other assets	21	4,304,450	4,206,141
Total assets		101,977,963	89,495,432
2.Liabilities			
2.1.Liabilities due to banks and other financial institutions	23	13,066,564	8,621,693
2.2.Amounts due to customers	24	47,176,459	40,101,321
2.3.Securities issued by bank	25	5,666,900	5,141,995
2.5.Amount due to payment	27	25,114	85,477
2.6.Deferred tax liabilities	28,3	709,349	711,646
2.8.Other liabilities	29	278,004	577,466
2.9.Subordinated borrowing		4,854,585	4,906,203
Total liabilities		71,776,975	60,145,801
3.Equity			
3.1.Charter capital	30	17,950,000	17,950,000
3.2.Share premium reserve	31		
3.3.Reserves:		2,386,363	2,350,105
3.3.1.General reserve		52,075	52,075
3.3.2.Revaluation reserve	32	2,334,288	2,298,030
3.4.Retained earning (loss)	33	9,864,625	9,049,526
Total equity		30,200,988	29,349,631
Total liabilities and equity		101,977,963	89,495,432

Chairman of Management Board: Emil Soghomonyan
Chief accountant: Alvard Mkrtumyan
Date of approval: October 15th, 2017

P.S.

STATEMENT
ON CHANGES IN EQUITY CAPITAL (Form № 8)
as of September 30, 2017
“EVOCABANK” CJSC, 44/2, Hanrapetutyan street., Yerevan

(thousand AMD)

Line Items of Equity Capital	Charter capital		Net amount	Retained earning (loss)	General reserve	Exchange rate differences from recalculation of foreign operations	Revaluation of financial assets available for sale	Money flow hedging	Profit from revaluation of non-current assets	Share premium reserve / loss	Interim dividends	Total	Uncontrollable share	Total equity
	Charter capital	Repurchase capital												
Items	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Interim accountable period as compared with the previous financial year (increasing from the beginning of the year) (Table 1)														
1. Balance at the beginning of the previous year, as of January 01st, 2016 (approved)	14,400,000				52,075		(303,688)		1,556,972	8,161,259		9,466,618		23,866,618
1.1. Overall result of accounting policy changes and adjustment of essential errors														
2. Revaluated balance														
3. Transactions with shareholders (owners) in stocks (shares), including:														
3.1. Investments in charter capital and other growth of charter capital														
3.2. Decrease in charter capital, including due to repurchase of stocks (shares, interests) and their withdrawal from circulation														
4. Comprehensive income							1,123,542			728,008		1,851,550		1,851,550
5. Dividends														
6. Other increase (decrease) in equity capital elements, including:														
6.1. Growth/decrease in derivative instruments classified as equity capital instruments														
7. Internal flows, including														
7.1. Contributions to the general reserve														
7.2. Payment of loss caused due to the general reserve														
7.3. Payment of share premium loss														
7.4. Decrease in value growth from revaluation of the fixed assets and intangible assets														
7.5. Internal flow of other equity elements														
8. Balance at the end of the interim accountable period, as of September 30st, 2016 (non-approved)	14,400,000				52,075		819,854		1,556,972	8,889,267		11,318,168		25,718,168
Interim period of the accountable year (increasing from the beginning of the year) (Table 2)														
9. Balance in the beginning of the financial year, as of January 01st, 2017 (approved)	17,950,000				52,075		741,058		1,556,972	9,049,526		11,399,631		29,349,631
9.1. Overall result of accounting policy changes and adjustment of essential errors														
10. Revaluated balance														
11. Transactions with shareholders (owners) in stocks (shares), including:														
11.1. Investments in charter capital and other growth of charter capital														
11.2. Decrease in charter capital, including due to repurchase of stocks (shares, interests) and their withdrawal from circulation														
12. Other comprehensive income							95,914			911,573		1,007,487		1,007,487
13. Dividends												-		-
14. Other increase (decrease) in equity capital elements, including:														
14.1. Growth/decrease in derivative instruments classified as equity capital instruments														
15. Internal flows, including														
15.1. Contributions to the general reserve														
15.2. Payment of loss caused due to the general reserve														
15.3. Payment of share premium loss														
15.4. Decrease in value growth from revaluation of the fixed assets and intangible assets									(59,656)			(59,656)		(59,656)
15.5. Internal flow of other equity elements										(96,474)		(96,474)		(96,474)
16. Balance at the end of the interim accountable period, as of of September 30st, 2017 (non-approved)	17,950,000				52,075		836,972	-	1,497,316	9,864,625		12,250,988		30,200,988

Chairman of Management Board: Emil Soghomonyan
(Executive Director)
Chief accountant: Alvard Mkrtumyan
Date of approval: October 15th, 2017
P.S.

STATEMENT
ON CASH FLOW (Form № 9)
(direct method)
as of September 30, 2017

“EVOCABANK” CJSC, 44/2, Hanrapetutyán street., Yerevan

(thousand AMD)

NOMINATION	Notice	Previous period	Accountable period
1. Cash flows from operating activities			
<i>Net cash flows before changes in operating assets and liabilities</i>		1,987,230	1,347,187
Interest receivable		4,369,763	4,945,255
Interest payable		(2,444,742)	(2,253,145)
Commission charges receivable		257,436	374,957
Commission charges payable		(205,677)	(367,481)
Gains/(loss) from financial assets available for trade		1,147,163	102,971
Gains/(loss) from foreign currency trading operations		352,139	507,180
Repayment of prior written-off assets		9,936	151,416
Salary payable and other related payments		(653,312)	(850,340)
Other gains from operating activity and other paid-off charges		(845,476)	(1,263,626)
<i>Cash flows from changes in operating assets and liabilities</i>		(7,708,887)	(1,085,502)
Decrease/(increase) in operating assets		(12,326,694)	(11,720,571)
Including:			
Decrease/(increase) in loans and borrowings		(829,041)	(9,505,922)
Decrease/(increase) in securities held for trade and available for trade		(7,205,405)	347,327
Decrease/(increase) in amounts from financial loans			
Decrease/(increase) in other operating assets		(4,292,248)	(2,561,976)
Increase (decrease) in operating liabilities		4,617,807	10,635,069
Including:		1,392,238	9,307,758
Increase (decrease) in liabilities due to customers			
Increase (decrease) in other operating liabilities		3,225,569	1,327,311
Net cash flow from operating activities before income tax		(5,721,657)	261,685
Income tax paid		(97,211)	(416,546)
Net cash from operating activities		(5,818,868)	(154,861)
2. Cash flows from investing activities			-
Decrease (increase) of investments held to maturity		(485,424)	7,478
Decrease (increase) of investments in charter capital of other entities			
Decrease (increase) of capital investments in fixed and intangible assets		(48,959)	(136,410)
Purchase of fixed and intangible assets		(165,743)	(649,378)
Disposal of fixed and intangible assets		4,344	77,993
Net cash flows from other investing activities			
<i>Net cash flows from investment activities</i>		(695,782)	(700,317)
3. Cash flows from financing activities			
Dividends payable			(78,197)
Increase (decrease) in borrowings received from the Central Bank of Armenia		(8,747,164)	67
Increase (decrease) in borrowings received from banks		11,034,717	1,391,799
Increase (decrease) in other borrowings receivable		599,007	431,973
Increase (decrease) in securities issued by the bank		15,708	523,704
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		2,902,268	2,269,346
Influence of foreign exchange rate on cash and cash equivalents		(84,755)	(43,066)
Net increase/(decrease) in cash and cash equivalents		(3,697,137)	1,371,102
Cash and cash equivalents at the beginning of the year	13_2	14,559,127	15,886,913
Cash and cash equivalents in the end of the year	13_2	10,861,990	17,258,015

Chairman of Management Board: Emil Soghomonyan
(Executive Director)

Chief accountant: Alvard Mkrtumyan
Date of approval: October 15th, 2017
P.S.

Form № 27
PUBLISHED REPORT
ON GENERAL ECONOMIC PRUDENTIALS
(quarterly)
Bank's name: "EVOCABANK" CJSC
Date: 01/07/2017 – 30/09/2017

(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
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Minimal amount of the Bank's charter capital	17,950,000	50,000	No breach
Minimum amount of general (private) capital	33,085,008	30,000,000	No breach
N ¹ Minimal ratio of the total capital to the risk-weighted assets	31.82%	12%	No breach
N ₂ ¹ Minimal ratio of the highly liquid assets to the total assets	31.35%	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	14.80%	4%	No breach
N ₂ ¹² Standard of total liquidity for the Bank's second group currency, USD and euro	x	4%	No breach
N ₂ ² Minimal ratio of the Bank's highly liquid assets to the callable liabilities	176.11%	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	60.05%	10%	No breach
N ₂ ²² Standard of current liquidity for the Bank's second group currency, USD and euro	x	10%	No breach
N ₃ ¹ Maximal ratio of one borrower's risk	17.27%	20%	No breach
N ₃ ² Maximal ratio of all big borrowers' risk	68.61%	500%	No breach
N ₄ ¹ Maximal ratio of one borrower's risk related with the Bank	0.43%	5%	No breach
N ₄ ² Maximal ratio of all big borrowers' risk related with the Bank	2.91%	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	0.06%	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)

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Date of approval: October 15th, 2017

P.S.