

ANNUAL REPORT



20:23



BOARD CHAIRMAN'S STATEMENT

In 2023, Unibank continued its active growth and strengthening of its position in the market and achieved significant results in all areas of activity.

Despite geopolitical and regional challenges, the year was stable for the financial system of Armenia. In the reporting period, Unibank achieved target financial indicators, maintaining a high level of profitability, quality of assets and capital adequacy.

The results of the year confirmed the effectiveness of our strategy - to be an honest and reliable financial partner, to be able to listen to our clients and find solutions that are useful for people and business.

During the reporting period, the bank's capital exceeded AMD 40 bln, the assets- AMD289 bln. The bank's loan portfolio increased by almost 25% in 2023.

Unibank completed 2023 with a profit of AMD 4.5 bln and the bank's Board decided to submit the issue of paying dividends on ordinary shares for approval to the Shareholders' Meeting. The amount of dividends will be AMD 4.1 bln. The decision to pay dividends shows the effective performance of the bank for the reporting period.

Thanks to the continuous growth in all areas of activity, the bank's shares have increased in price and are traded on the stock exchange at more than three times their nominal value. We will continue to elevate the investment attractiveness of the bank and maintain a high level of customer service, striving to provide a range of the best offline and digital customer services.







In the reporting year, we expanded our regional presence - today Unibank's service network includes 50 branches and more than 100 promotional points. Meanwhile, we are heading towards digitalization and introduction of high technologies. Our clients are actively using the bank's mobile app, which allows them to solve daily financial issues easily. In 2023, the number of UNIMobile app users increased by almost 14%.

The international payment system Visa presented Unibank with the Pinnacle Partnership award. The bank will continue to develop its further cooperation with Visa and Mastercard, making it as easy as possible for clients to transfer money to cards and pay for purchases.

Taking into account the growing investment demand from clients, at the end of 2023 Unibank launched its brokerage service. The mobile app Unibank Invest provides clients with the opportunity to invest in global capital markets. With Unibank Invest, clients get direct access to the world's leading exchanges - NYSE, NASDAQ, LSE, HKEX, Xetra, etc.

The high level of Unibank's performance in the field of premium banking service and wealth management is confirmed by the Euromoney award, one of the most reputable and influential publications in the world. Private banking of Unibank - Unibank Privé was recognized as the best in Armenia according to the Euromoney Global Private Banking Awards 2023.

Moody's Investors Service, the international rating agency, confirmed Unibank's rating at B2 with a "stable" forecast, which also indicates the financial stability and reliability of the bank. I am sure that 2024 will also be marked by high-quality development and will reward us with new achievements. Here are some of our goals:

-  *Market share increase in the retail and SME segments;*
-  *Further development of brokerage service;*
-  *Product portfolio expansion, including card products, cross-sales increase;*
-  *Automation and digital service development;*
-  *Adherence to ESG principles and sustainable development;*
-  *Corporate governance improvement*

Throughout the year, we also focused on Unibank's social mission. The bank took an active part in the public life of the country. Unibank has made a significant contribution to sponsorship, charity and social programs. Long-term plans include further support for education, sports, ecology, and programs aimed at increasing the level of financial literacy throughout Armenia.

On behalf of the Board, I express my gratitude to the investors and partners for the fruitful cooperation, support and trust.

Sincere gratitude to all our clients who have discovered the advantages of Unibank, the quality of our products and services. Thanks to you, we are evolving, improving, and we are proud that you recommend Unibank as a stable and reliable partner.

I would like to say special thanks to the Unibank staff for their effective work and team interaction to achieve common goals. We will continue to actively grow and make every effort to meet the needs of our clients, investors and the Armenian economy.

Co-founder, Board Chairman of "Unibank" OJSC

GAGIK ZAKARYAN



“THE MOST PRECIOUS RESOURCE
WE ALL HAVE IS TIME”

STEVE JOBS

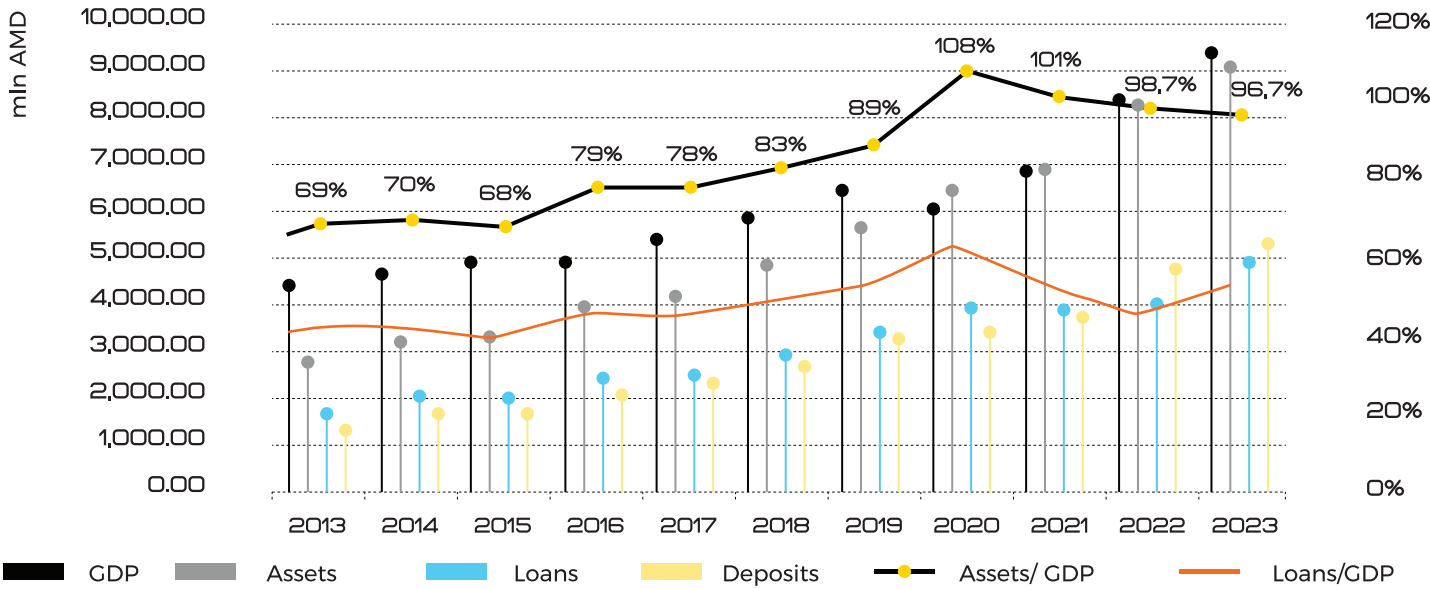
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RA ECONOMIC DEVELOPMENTS

Based on the 2023 results, the RA economic activity rate has increased by an annual 9,2%, mainly due to the increase of the production volume in the sphere of services, such as information technologies, air transport and public catering. As mentioned in the World Bank’s Global Economic Prospects Report as of June of last year, the economic growth in Armenia in 2024 is forecasted to be 4,8% and 5% in 2025. According to S & P analysts, in 2024 Armenia, Georgia and Uzbekistan from the CIS countries will register the utmost success in the development of the banking sector.

The dynamics of the Banking system indicators and their relation to GDP



IMF forecast 2024 - 6%

KEY INDICATORS OF THE RA BANKING SYSTEM

As of 31 December 2023, the banking system of Armenia has comprised of 18 commercial banks. The assets of the Armenian banking system have increased by AMD 781 billion or 9.2% compared to 2022 and constituted AMD 9,191 billion as of 31.12.2023, while the loan portfolio has increased by AMD 877 billion and constituted AMD 5043,9 billion, the indicators of liabilities have increased by AMD 624 billion and amounted to AMD 7,707 billion as of 31.12.2023, with an 8.8% growth.

In 2023, the funds attracted from the Clients have constituted a significant ratio in the indicators of liabilities, having increased by AMD 434.8 billion to amount to AMD 5,496.4 billion. As a result of 2023 activities, a profit of AMD 229.8 billion has been accrued in the RA banking system. Compared to 2022, the profit indicator for the RA banking system has decreased by AMD 33.7 billion or 12.8%.



“Time is more valuable than money. You can get more money, but you cannot get more time”

JIM ROHN

Based on the 2023 results,
Unibank ensured the following indicators:

31.12.23

289 ASSETS
billion AMD

25%
↑ 149 LOANS
billion AMD

248 LIABILITIES
billion AMD

211 LIABILITIES TOWARDS THE CLIENTS
billion AMD

60%
↑ 16 NET INTEREST INCOME
billion AMD

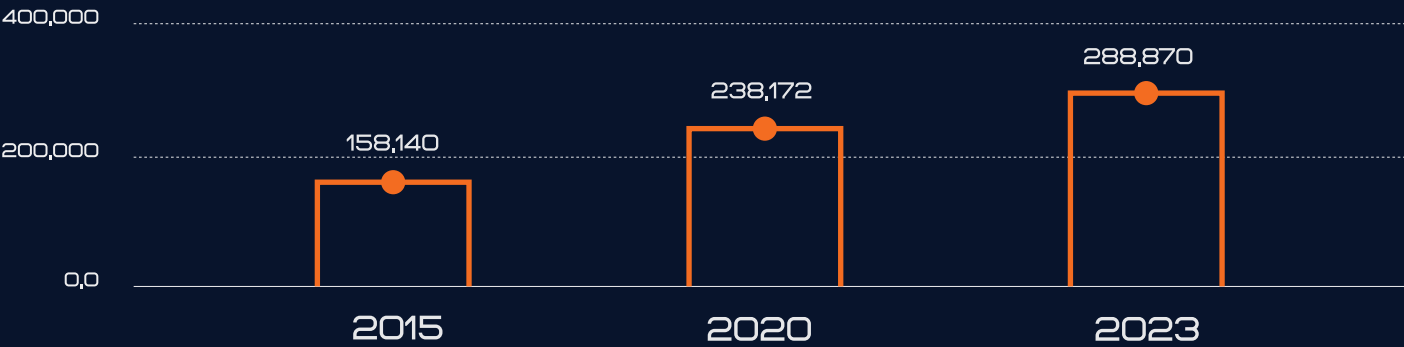
19%
↑ 41 TOTAL CAPITAL
billion AMD

2%
↑ 4.5 PROFIT IN 2023
billion AMD

12% ROE

2% ROA

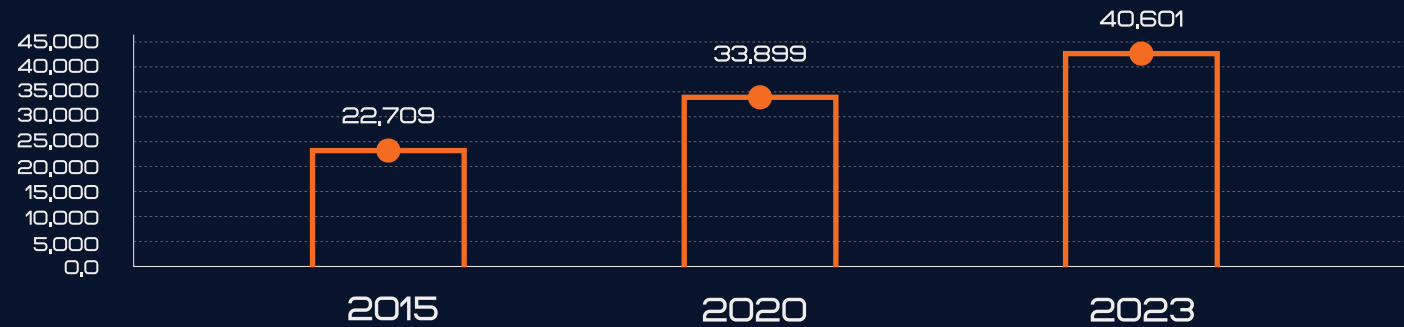
Assets of Unibank OJSC (mln AMD)



Liabilities of Unibank OJSC (mln AMD)



Total Capital of Unibank OJSC (mln AMD)



LOAN PORTFOLIO

The Bank's total loan portfolio as of 31.12.2023 amounted to AMD 149.4 billion, having increased by 24.6% or AMD 29.5 billion compared to last year.

Loan portfolio currency structure as of 31.12.23

FCC
(Reely convertible
currency)

28%

AMD
72%

Loan portfolio structure as of 31.12.23

Business loans

29%

Retail Loans
71%

DEPOSIT PORTFOLIO

The volume of funds attracted by the Bank amounted to AMD 244.2 billion in 2023, while the physical persons' total deposits have constituted 69.8% of the total liabilities or AMD 173.7 billion; meanwhile, the portfolio of demand deposits has remained almost the same, amounting to AMD 85.9 billion, while the volume of term deposits has constituted AMD 87.7 billion.

Term deposits structure

Legal Persons
5,1%

Physical Persons
94,9%

Attracted funds structure as of 31.12.23

Attracted
loans
2%

Securities issued
by the Bank
4%

Funds of financial
organizations
8%

86%
Liabilities to the Clients



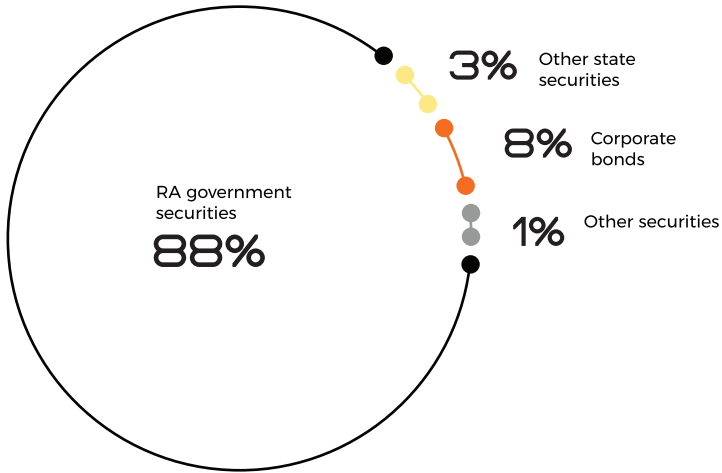
"Money, like time, must be managed"

LOU HOLTZ

SECURITIES

In 2023, the Bank’s securities portfolio has amounted to AMD 36.5 billion. The portfolio is mainly comprised of debt instruments and other fixed income tools which are mainly used for liquidity management. As of end of the year of 2023, the RA government securities have comprised a significant part of the general securities portfolio, i.e. 87.5%, with an increase of 12.8% compared to last year, with the share of corporate securities constituting 7.6%.

Securities Portfolio as of 31.12.23



RETAIL BUSINESS

Retail business development remains the Bank’s priority direction in 2023.

The recovery in consumer demand has resulted in increased lending, thus the general retail portfolio has increased by over AMD 25 billion or 30%, amounting to AMD 108.2 billion. During the reporting year, there has been an improvement in the borrowers' discipline, and the share of overdue liabilities has decreased to 2,1%.

With the development of residential construction in the country, mortgage has become a niche product of retail lending development, with the portfolio of such loans amounting to AMD 32.2 billion, having increased by over AMD 20 billion or 170% throughout the year. In addition, this portfolio has registered the lowest percentage of overdue liabilities, i.e. 0,1%. Within the scope of the state-supported residential accessibility program for the families displaced from some regions in Artsakh, Unibank proactively matched the requests by more than 500 subsidized households in 2023.

The expansion of the partner network and the launch of the innovative automated system have allowed Unibank to preserve its leading positions with regard to number and volume of POS loans. With the help of artificial intelligence technology, over 310,000 loan applications were processed in 2023.

MAIN EVENTS OF THE BANK

- Unibank realized new issuance of ordinary shares and, as a result of the public offer, Bank’s capital was replenished by AMD 2.5 billion.
- Unibank has become a member of the Chamber of Commerce and Industry France Armenia (CCI FA). This will enable the Bank to take part in the development and strengthening of business ties between the members of France-Armenia CCI. Within the framework of cooperation, Unibank intends to implement new projects, expanding relations with the French-Armenian business community and French companies in Armenia.
- Unibank was awarded by Visa with Pinnacle Partnership Award for long-term and efficient cooperation.
- Unibank Privé, was voted the best in Armenia, according to Euromoney Global Private Banking Awards 2023. During the solemn ceremony that took place on 29 March in London, Unibank became the winner of the “Best Domestic Private Bank in Armenia” category award.
- Within the scope of the branch network optimization policy, Byron and Ashtarak branch offices have been renovated, and Mkhchyan branch opened. In 2023, the Bank registered an increase in the number of active clients, totaling over 340,000 by the end of the year, which exceeds last year’s indicator by almost 52,000. In tandem with these activities, the mobile app was upgraded, resulting in an increase of UNIMobile users by 13.5% compared to 2022.
- In conditions of global volatility, the Bank has always geared its activities towards geographic expansion of the correspondent banking relations, establishing reliable partnerships with the banks of Central Asia, and Central and Eastern European countries (OTP Hungary, Mashreq Bank UAE, Misr-Bank Europe GMBH, Germany, CenterCredit Bank Kazakhstan, Eskhata Bank, Tajikstan and etc) to ensure prompt execution of the Clients’ external economic and transboundary payments.
- Unibank has launched a new service - Visa Direct, which enables clients to transfer money from their Visa or MasterCard cards to Visa cards issued by foreign banks. Bank supported Google Pay™ that enables cardholders to take advantage of simple and secure contactless payments and digital card storage on both Android and Wear OS devices. Unibank got permission for the creation and operation of UBPAY Armenian money transfers payment system.
- The Bank’s profit in 2023 amounted to AMD 4.5 billion, and the Bank plans to pay a dividend of AMD 4.1 billion to its shareholders, based on the results of 2023.

CORPORATE BUSINESS

One of the main directions of Unibank’s activity is to support small and medium enterprises. The main objective of corporate business is to focus on lending to lower-risk segments, increasing the volume of the loan portfolio and the Bank’s share in the market, in addition to developing relations with responsible borrowers and their comprehensive servicing.

Niche directions include small industry, trade, agriculture, construction and services. The Bank has started to actively involve and lend to the construction sector, due to the significantly growing pace of construction of residential buildings and commercial areas. It should be mentioned that an agreement has been signed with the RA Ministry of Economy, to enhance cooperation in financial lease.

As of late 2023, the volume of corporate loans comprised AMD 41,8 billion in the Bank’s aggregate loan portfolio.

BRANCH NETWORK

As of the end of the year, Unibank’s branch network included 50 branches in Armenia, 123 promo points, 97 ATMs, 95 payment terminals and 275 POS terminals. There is a representative office of the Bank in Kazakhstan. Since 2022, the Bank has undertaken to transform its branches, aiming to provide to the Clients high-quality services in an innovative environment and through interesting technological solutions, making the visits to the Bank more enjoyable for them.

During the year the Bank serviced more than 340,000 clients (in 2023, the Bank attracted nearly 52,000 new clients).

Private Banking.

The Bank strives to become a partner, and not merely a financial entity, for its Clients. Unibank ensures individual and flexible approach to its VIP Clients, along with time saving, willingness to support in any situation, and application of global practices in private capital management. Thus, the Bank aims to offer convenient terms to its clients, thus maintaining individual approach toward everyone.



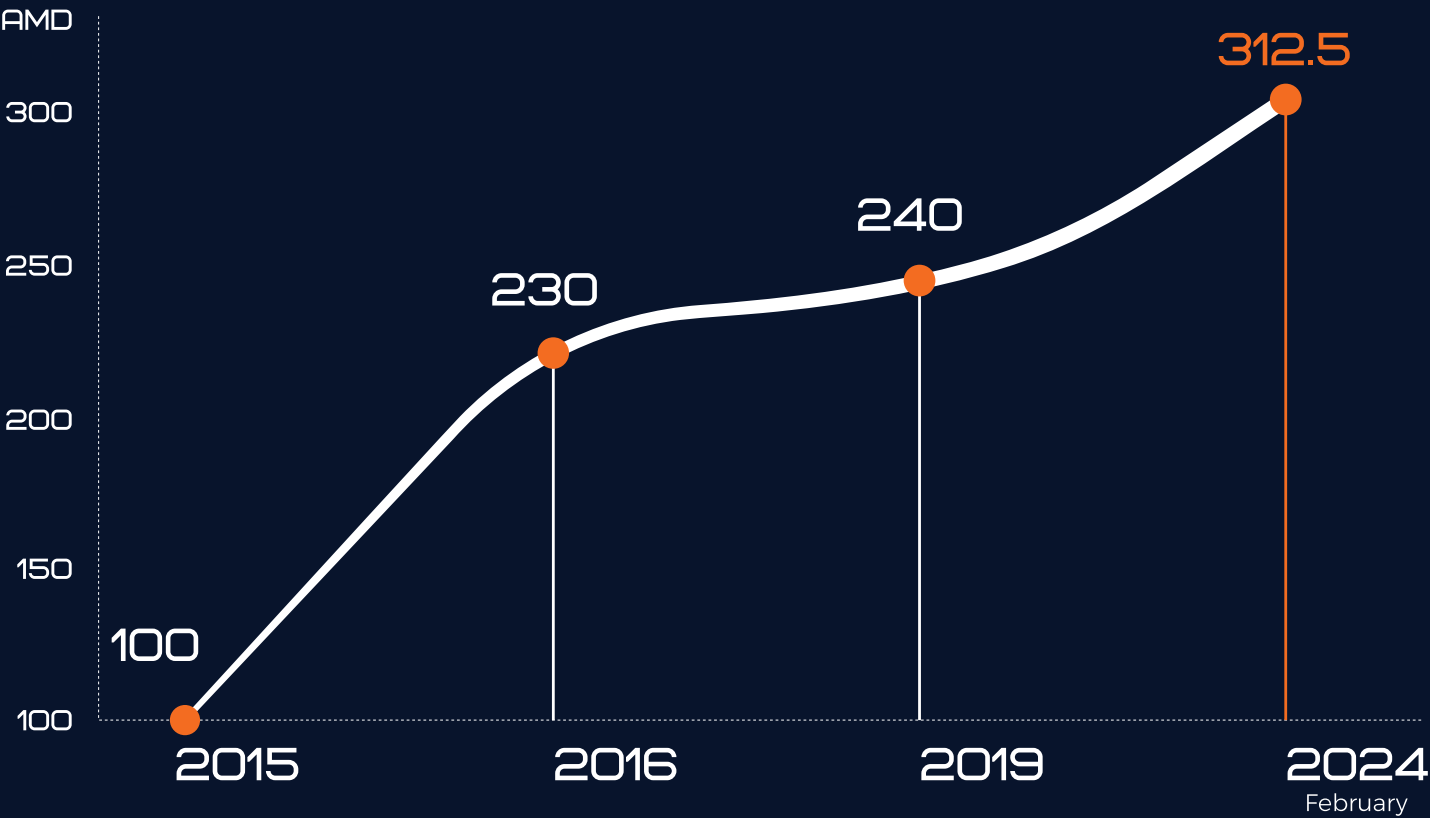
“You will find the key to success under the alarm clock”

BENJAMIN FRANKLIN

SHAREHOLDERS AND INVESTORS

The Bank pays great attention to the interests and rights of its shareholders and investors by creating favorable terms, information transparency and investment attractiveness.

Unibank's share price dynamics (AMD) in 2015-2024



Advantages for the shareholders:

- All shares listed on AMX are tax-exempt
- Shares are sold at any time through the broker
- Opportunity to receive discounted services within the Bank's tariff package
- The dividend payout target constitutes at least 25 percent of the Bank's net profit from the previous year.

In 2023, new shareholders were involved in the Bank's shareholding structure, following which the shareholding ratio, as of 31 December 2023, was the following: Uniholding GG Limited: 83.6%, minority shareholders: 16.4% (217 minority shareholders).

The Bank also gives great importance to the provision of investment services and introduction of new products, aiming to attract loyal investors from among legal and physical persons.

At the end of 2023, OJSC "Unibank" responded to the growing investment demand of the population of Armenia by opening a Brokerage Business division, expected to be fully launched in 2024. At the heart of this initiative is the Unibank Invest platform – a mobile application that provides direct access to international financial markets. Our goal is to provide our clients not just with services, but with a real opportunity to realize their investment aspirations on a global level, affirming our role as a leader in the field of innovation and digitization. In 2023, the Bank continued the bonds issuing process, launched in the previous years, offering to the public an instrument with a higher profitability and greater flexibility than those of deposits.

Since 2016, the Bank has been an active participant of the Armenian corporate bonds market, having issued, within the reporting period, three tranches of bonds totaling USD 5 mln and AMD 2 billion.

HR POLICY

As of the end of 2023, the factual number of the Bank's employees comprised 913. All the necessary steps are being undertaken to ensure the smooth onboarding of all the new employees. A series of trainings on AML/CFT, risk management, international transfers via SWIFT system, information security, better awareness of the banking products and services, negotiations and client service skills, with an emphasis on quality services provision and cross sales, are being conducted by the experienced employees at the Bank's training center hosted at the National Polytechnic University of Armenia. A total of 44 internal and external trainings have been conducted, with around 630 employees involved.

Unibank OJSC and the National Polytechnic University of Armenia have signed a memorandum of cooperation, aiming at the provision of the laboratory required for quality education in digital banking, organization of topical paid practicums for the students, as well as development of training curricula in cooperation with the Bank specialists and staff replenishment via short-term trainings. The Bank also actively collaborates with a number of higher education institutions and career centers, organizes educational research experiences for students in order to involve them in the Bank's team.

We attach great importance to the continuous and further development of our management staff via encouraging their participation in the international trainings held in Armenia and abroad. A qualification committee has been established at the Bank, one of the functions of which is to test the professional qualification of the candidates for the Bank's management.

OUR TEAM



GAGIK ZAKARYAN
Board Chairman,
Co-founder of Unibank
OJSC, Board Chairman
of "Rego Insurance" ICJSC



VARDAN ATAYAN
Board member



RUBEN INDJIKIAN
Board member



KARINE MINASYAN
Board member



GEORGE PISKOV
Co-founder of Unibank OJSC,
Board Member,
Founder of Protobase Laboratories LLC.



HRAHAT ARZUMANYAN
Board member



PHILIPPE DELMOTTE
Board member

BANK'S BOARD



MESROP HAKOBYAN
Management Board Chairman



GOHAR GRIGORYAN
Chief Financial Officer - Chief Accountant



DAVID PETROSYAN
First Deputy Chairman
Management Board,
Director of Corporate
Business Development and Sales



VAGHINAK STEPANYAN
Deputy Chairman
Management Board
for the implementation
of projects and standards



SERGEY KOCHARYAN
Director of Risk Management



ARARAT GHUKASYAN
First Deputy Chairman
Management Board



OVSANNA ARAKELYAN
First Deputy Chairman
Management Board,
Director of Legal Services and
Recovery of Overdue Liabilities



GURGEN GHUKASYAN
First Deputy Chairman
Management Board,
Director of Retail Business
Development an Sales



ARTUR APERYAN
Director of operational
services and information
systems



ARTHUR GHUKASOV
Director of Internal Audit

MANAGEMENT BOARD

CORPORATE GOVERNANCE

Within the scope of the corporate governance system improvement program, a series of amendment stages have been implemented. To support in the principles development, pursuant to the best global practices, the Bank relied on the services by KPMG Audit Company.

To properly present the Bank’s strategic programs, the necessary measures are being undertaken for the Board’s composition and structure to be proportionate to the Bank’s size, structure, risk description and business model. For this purpose, new Board members have been involved, and a matrix of individual authority and capacity distribution has been introduced within the Board, taking into account the specialist knowledge, experience and qualification; additionally, the composition of the committees under the Board has been revised.

The following governance entities continue to support in ensuring the Bank’s efficient activities under the Board: Audit and Risk Management Committee, Investment Committee, Staff and Remuneration Committee, under the Management Board: Assets and Liabilities Management and Tariffs Committee, Staff Assessment Committee, Information Technologies and Information Security Committee, Inventory, Procurement and Alienation Committee.

Among the efficiently operating committees are: Reserves Management Committee, Credit Committee, Tender Committee, Credit Scoring Committee.

RISK MANAGEMENT

The Bank’s risk management aims at:

- Customer service quality improvement,
- Safe and controlled achievement of the Bank’s strategic goals, with a respective risk/ profit ratio,
- Improvement of the staff’s risk management skills via clear definition of the employees’ roles, obligations and capacities.

On all the levels of the Bank’s activities, it is the employees’ obligation to be aware of the potential risks that may arise from their actions or decisions.

INTERNAL AUDIT

The Internal Audit is an independent, impartial verification and advisory function, aimed at the organization's operations improvement. It helps the organization to implement its goals via consistent assessment and improvement of the efficiency of internal control, risk management and corporate governance processes. While implementing their functions, the Director and members of Internal Audit act pursuant to the principles of independence, objectivity, confidentiality and competence.

COMPLIANCE

The main goal of the Bank’s Compliance directorate is to support the Bank in ensuring compliance of their activities to the established norms, internal policies and procedures, and legislative requirements. The compliance management is also entitled to supervise the Bank’s activity with regard to FATCA compliance requirements.

The compliance directorate also analyzes the Clients’ complaints and suggestions, to improve the service quality and prevent the occurrence of such complaints in the future. Due to the prompt and efficient cooperation between the compliance management and the branches, in 2021-2023, against the increase in the clients’ number, a continuous and significant decrease has been registered in that of the client complaints (the number of complaints in 2023 decreased by 19%, compared to 2022, and in 2022, the decrease comprised 27%, as compared to 2021).

AML / CFT

To boost the efficiency of the AML activities, an operational underwriting department has been established at the Bank, which, in cooperation with the AML/CFT department, duly examines the new customers, revises the risk category of the existing ones and the transactions performed by them.

The Bank has accomplished the AML/ CFT screening software testing of the LexisNexis system. With all the stages of the software integration process completed, the customer check process is implemented nowadays. In 2023, KPMG Audit Company also carried out a compliance assessment of the Bank’s AML/CFT, which did not reveal any non-compliance with the international AML/ CFT standards.

LEGAL SERVICING AND RECOVERY OF OVERDUE LIABILITIES

Special emphasis was laid on the provision of timely and efficient legal support for banking services, legal proceedings, recovery of overdue loans and property sale. The factual recovery rate of problem loans amounted to about AMD 6 billion in 2023. The Reserves Management Committee was quite active; throughout the year over 80 sessions were convened.

INTERNATIONAL RATING

In October 2023, Moody's Investors Service International Credit Rating Agency confirmed Unibank's rating at B2 level for long-term deposits in AMD and foreign currency, with a "Stable" outlook. The baseline credit assessment (BCA) was affirmed at b3, while the longterm Counterparty Risk Assessment (CR Assessment), at B2(cr)/NP(cr) level.

2024 STRATEGIC PRIORITIES

In the mid-term perspective, the scope of the main strategic initiatives to be implemented encompasses the following directions, which may expand to involve new objectives determined by the changing realia:

- Expansion of the shareholder structure, capital raising through additional issuance of ordinary shares,
- Increase of the Bank's share in the retail lending market, in particular, increase in the volume of mortgage loans,
- Development of financial technologies (full introduction of AI for unsecured retail loans, launch of Marketplace and e-commerce platforms, development of banking service systems),
- Introduction of ESG standards at the Bank, as a long-term global trend, launching the process of ssuing "green" bonds,
- Extension of the correspondent network; development of a new toolkit for increased transactional revenues,
- Expansion of the brokerage services toolkit,
- By the end of 2024, the Bank plans to ensure net profit of about AMD 12 billion, doubling the financial result of 2023.

CORPORATE SOCIAL RESPONSIBILITY

Unibank is not only a reliable financial partner for wider public but also a socially responsible entity. We believe that the precondition for sustainable development of any large business is close and comprehensive cooperation and partnership with society.

Unibank, as a financial institution proactively partaking in the social life of the country, not only contributes to the economic development, infrastructure improvements and creation of new workplaces but also exercises a systematic approach towards social responsibility, guided by a firm belief that such an approach will ensure long-term development and progress.

By implementing sponsorship and charity programs and projects in the fields of education, culture and sports, in addition to exercising care for the environment, the Bank strives to contribute to the improvement of life quality and livelihood of the population.



“Trade money for time, not time for money. You’re going to run out of time first”

NAVAL RAVIKANT



“The key is in not spending time, but in investing it”

STEPHEN R. COVEY

EDUCATION AND INTELLECTUAL LEISURE ACTIVITIES

In 2023, Unibank continued its cooperation with the National Polytechnic University of Armenia, to improve the educational programs and apply those on a business level. With Unibank’s financing, a digital banking laboratory was opened at the University.

To support quality education, Unibank also cooperates with “Matena” Business School, providing special scholarships.

Unibank traditionally sponsors “What, Where, When?” TV game and “Dilijan Games” International Festival, and is a loyal partner of the “Pan-Armenian Intellectual Movement”, the main goal of which is to promote the idea of intellectual leisure.

Within the scope of its assistance project for the schools, Unibank has provided support to “Shirakatsy Lyceum” International Scientific-Educational Complex and Physmath School after Artashes Shahinyan.

With Unibank’s sponsorship, FINTECH360 International Conference was held in Yerevan in 2023, during which experts from different countries discussed the latest trends and best practices of digital transformation.

SPORT AND HEALTHY LIFESTYLE

Unibank actively supports sportsmen and sport events organization. With the Bank’s sponsorship, Unisport sports club was established. The Club brings together different professional sportsmen, to contribute to the promotion of different kinds of sports, provide targeted support to the gifted sportsmen who represent Armenia on the international arena, including the Olympics. Unisport Futsal Team is also a member of the Club. In cooperation with Unisport Club, Unibank will support the children’s and youth sports development and will promote healthy lifestyle among the general public.

Holding in high regard our wrestlers’ achievements, Unibank became the Chief sponsor of the Armenian Wrestling Federation.

With the Bank’s sponsorship, the Republican Judo Tournament, dedicated to the memory of the fallen freedom fighters, was held at Sisian Children’s and Youth Sport School.



ENVIRONMENTAL PROTECTION

Unibank’s development strategy vector is now directed at ESG agenda, which supposes environmental care, responsible attitude towards the employees and clients, transparent activity, participation in social and environmental protection initiatives.

For decarbonization purposes, Unibank’s data processing center has switched to solar energy consumption, while the fleet was fully replaced with electric cars. Owing to digital technologies and electronic documentation circulation, paper consumption has been significantly reduced.

- ▶ We actively support “green” projects, which are geared at improvement of environmental protection. One of the largest projects, in which Unibank also participated, was the planting of a new forest in Lori, on the occasion of the 30th anniversary of the Armenian Dram, within the scope of which 160.000 trees were planted.
- ▶ Unibank is the partner of Robust Armenia Conference on “Sustainable development and ESG; International Agenda, local needs”.

CONTACT DETAILS

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“The true currency of life is time, not money, and we’ve all got limited stock of that”

ROBERT HARRIS

OUR PARTNERS




 UNIBANK

