

INTERIM REPORT
On the financial result
31-Mar-26

UNIBANK OJSC RA, Yerevan, Charents Street, Building 12, No 53, 1-5

(thousand AMD)

Name	Notes	Reporting period 01.01.26_31.03.26	Previous period 01.01.25_31.03.25
Interest and similar income	3	9,387,896	8,286,648
Interest and similar expenses	3	(4,392,239)	(3,555,752)
Net interest and other income		4,995,657	4,730,896
Commission income	4	1,019,887	1,258,144
Commission expenses	4	(354,117)	(332,819)
Net commission income		665,770	925,325
Income from dividends			
Net trading income	5	1,197,097	1,636,197
Other Operational income	6	300,707	201,877
Operational income		7,159,231	7,494,295
Expenses related to loan loss provisioning	7	(174,203)	37,911
Total administrative expenses	8	(2,723,500)	(2,220,452)
Other Operational expenses	9	(2,079,232)	(2,073,356)
Net gain/loss from investments	10		
Gain (loss) before taxation		2,182,296	3,238,398
Profit tax expenses	11	(392,547)	(576,749)
Gain (loss) after taxation		1,789,749	2,661,649
Basic earnings per share	12		
Diluted earnings per share	12		
Net profit for the period			
Including:			
Equity holders of the parent			
Non-controlling interest			

Chairman of the Executive Board _____ Mesrop Hakobyan
 (CEO)

Chief Accountant _____ Gohar Grigoryan

Date of approval of the report: 14.04.2026



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INTERIM REPORT
Interim report on the comprehensive financial result
31-Mar-26

UNIBANK OJSC RA, Yerevan, Charents Street, Building 12, No 53, 1-5

(thousand AMD)

Name	Reporting period 01.01.26_31.03.26	Previous period 01.01.25_31.03.25
Other aggregate financial result		
Rate exchange from the converting of foreign		
Revaluation of financial assets	(440)	6,989
Cash flow hedging		
Income from the revaluation on the non current assets		-
Income tax from other aggregate income	79	(1,258)
Other aggregate result after taxation	(361)	5,731
Aggregated financial result	1,789,388	2,667,380
Including:		
Share in the principal organization		
Non controlled share		

Chairman of the Executive Board
(CEO)

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan

Date of approval of the report _14.04.2026



INTERIM REPORT
Interim report on the financial position
31-Mar-26

UNIBANK OJSC RA, Yerevan, Charents Street, Building 12, No 53, 1-5

(thousand AMD)

Name	Notes	At the end of Reporting period 31.03.2026	At the end of previous period 31.12.2025
Assets			
Cash and balances with CBA	15	43,134,390	62,685,801
Derivative financial assets	16		
Amounts due from banks and other financial institutions	17	26,253,286	12,880,591
Financial assets measured at fair value through profit or loss			
Investment securities	18	21,482,299	15,376,730
Investment securities pledged under repurchase agreements	18	3,592,662	9,290,097
Loans and borrowings to customers	19	274,082,431	266,436,733
Fixed assets	20	11,762,198	11,794,291
Intangible assets	21	4,396,114	4,260,949
Deferred tax assets		12,819	45,975
Prepayment on profit tax		505,271	505,272
Repossessed assets	22	4,600,238	4,739,629
Other assets	23	4,863,402	6,631,760
Total assets		394,685,110	394,647,828
Liabilities			
Amounts due to the banks and other financial institutions	24	20,569,387	36,569,410
Amounts due to customers	25	288,549,124	271,527,791
Derivative financial liabilities			
Borrowing	26	1,810,681	4,899,845
Securities issued by Bank	27	25,571,144	25,718,962
Current tax liabilities		359,391	
Deferred tax liabilities		-	
Other liabilities	28	3,375,272	3,271,100
Total liabilities		340,234,999	341,987,108
Equity			
Share capital	29	24,925,448	24,925,447
Emission income		14,179,227	14,179,228
Reserves:		2,768,390	2,768,751
General reserve		1,315,598	1,315,598
Re-assessment reserve		1,452,792	1,453,153
Retained gain (loss)		12,577,046	10,787,294
Other components of equity			
Equity attributable to owners of the parent			
Non-controlling interest			
Total equity		54,450,111	52,660,720
Total liabilities and equity		394,685,110	394,647,828

Chairman of the Executive Board
(CEO)

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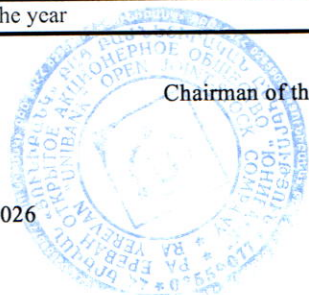
Interim report on cash flow analysis

31-Mar-26

UNIBANK OJSC RA, Yerevan, Charents Street, Building 12, No 53, 1-5

(thousand AMD)

Name	Notes	Previous period 31.03.2025	Reporting period 31.03.2026
Cash flow from operating activities		x	x
<i>Net cash flows before changes in operating assets and liabilities</i>		5,754,631	4,597,925
Interest receivable		8,111,977	8,640,370
Interest payable		(3,510,721)	(4,137,879)
Commission receivable		1,240,158	1,022,363
Commission payable		(332,819)	(354,117)
Profit/loss from financial assets for commercial purposes		633,237	626,209
Profit/loss from foreign currency exchange		1,530,248	1,205,848
Return of write off assets		1,246,122	1,288,488
Paid salary and equalled to it other payments		(2,146,766)	(2,592,003)
Other income receivable and other expenses payable from operating activities		(1,016,805)	(1,101,354)
<i>Cash flow from the changes in operating assets and liabilities</i>		(2,600,213)	(19,861,502)
Increase/decrease in operating assets		(12,568,638)	(11,117,040)
Including: Increase/decrease in credits/loans		(11,540,248)	(10,952,786)
Increase/decrease of share for commercial purposes		(978,027)	28,033
Increase/ decrease of receivable leasing		(411,504)	(649,580)
Increase/decrease of other operating assets		361,141	457,293
(Increase)/decrease of operating liabilities		9,968,425	(8,744,462)
Including: Increase/decrease of liabilities to customers		8,209,419	(3,278,841)
Increase/decrease of other operating liabilities		1,759,006	(5,465,621)
Net cash flows used in operating activities before income tax		3,154,418	(15,263,577)
Income tax paid		(1,135,000)	
Net cash flows used in operating activities		2,019,418	(15,263,577)
Cash flows from investing activities		x	x
Increase/decrease of investments held up to repayment period		12,948,060	(14,679,678)
Increase/decrease of investments in the share capital of other persons			
Increase/decrease of deposits placed in other banks		(860,524)	13,964,418
Increase/decrease of statute investments the fixed assets and intangible assets		(46,091)	(361,925)
Purchase of fixed assets and intangible assets		(153,412)	(387,346)
Disposal of fixed assets and intangible assets		-	183,315
Net cash flow from other investment activity		(662,809)	1,948,552
Net chash flows used in investing activities		11,225,224	667,336
Cash flow from financing activities		x	x
Dividend paid			
Increase/decrease in borrowings received from Central bank of RA		(69,818)	(34,029)
Increase/decrease in borrowings received from banks			(3,834,601)
Increase/decrease in other borrowings			
Imcrease/decrease of securities issued by bank		879,076	-
Investment to share capital			
Increase/decrease payable leasing		1,075,463	(224,134)
Net cash flow from other financing activities			
Net cash flow from financing activities		1,884,721	(4,092,764)
Exchange differences on cash and cash equivalents		821,894	(862,406)
Net increase/decrease in cash and cash equivalents		15,951,257	(19,551,411)
Cash and cash equivalents at the beginning of the year	13_2	51,966,052	62,685,801
Cash and cash equivalents at the end of the year	13_2	67,917,309	43,134,390



Chairman of the Executive Board
(CEO)

Mesrop Hakobyan

Chief Accountant

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Date of approval of the report _14.04.2026

INTERIM REPORT

Interim report on the changes in Private Equity

31-Mar-26

UNIBANK OJSC RA, Yerevan, Charents Street, Building 12, No 53, 1-5

(thousand AMD)

thousand AMD	Share capital	Emission gain	General reserve	Reserve for changes in fair value of investment securities	Recalculation of fixed assets	Retained earnings	Total
Balance at the 1 of January 2025	22,425,447	11,279,227	904,203	34,927	1,406,805	8,186,670	44,237,279
Profit for the year						2,661,649	2,661,649
Other comprehensive income							0
Adjustment of reserve from disposal of fixed assets							0
Net change in fair value of investment securities measured at fair value through other comprehensive				6,989			6,989
Net changes in the expected credit loss allowance for investment securities measured at fair value through other comprehensive income (FVOCI)							0
Income tax on components of other comprehensive income				-1,258			-1,258
Total comprehensive income for the year	-	-	-	5,731	-	2,661,649	2,667,380
Increase in share capital							0
Appropriation to reserve							0
Dividends to shareholders							0
Total transactions with owners	0	0	0	0	0	0	0
Balance at the 31 of March 2025	22,425,447	11,279,227	904,203	40,658	1,406,805	10,848,319	46,904,659

