

Interim report
On the Financial Position
30-Jun-2026

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

(thousand AMD)

Name	Notes	At the end of Reporting period 30.06.2026	At the end of previous period 31.12.2025
Assets			
Cash and balances with CBA	15	35,065,258	43,107,570
Derivative financial assets	16		
Amounts due from banks and other financial institutions	17	44,521,411	32,126,203
Investment securities	18	18,801,927	15,386,328
Investment securities pledged under repurchase	18	7,623,567	9,280,499
Loans and borrowings to customers	19	283,796,048	264,557,191
Fixed assets	20	14,911,365	14,924,513
Intangible assets	21	4,443,443	3,730,630
Deferred tax assets	23	335,248	485,177
Prepayment on profit tax	23	1,100,153	1,035,590
Repossessed assets	22	1,508,717	1,592,107
Other assets	23	6,820,298	7,556,540
Total assets		418,927,435	393,782,348
Liabilities			
institutions	24	18,738,241	15,795,557
Amounts due to customers	25	296,689,800	271,106,891
Amounts payable under repurchase agreements	24	6,579,175	9,066,948
Borrowing	26	17,568,114	18,105,978
Securities issued by Bank	27	28,518,766	25,718,962
Current tax liabilities		833,848	
Deferred tax liabilities			
Lease liabilities	28	2,497,993	2,570,839
Other liabilities	28	2,162,290	1,222,909
Total liabilities		373,588,227	343,588,084
Equity			
Share capital	29	23,425,448	23,425,447
Emission income		14,179,227	14,179,227
Reserves:		3,248,547	2,768,751
General reserve		1,806,425	1,315,598
Re-assessment reserve		1,442,122	1,453,153
Retained gain (loss)		4,485,986	9,820,839
Other components of equity			
Equity attributable to owners of the parent			
Non-controlling interests			
Total equity		45,339,208	50,194,264
Total liabilities and equity		418,927,435	393,782,348

Chairman of the Executive Board
(CEO)

Mesrop Hakobyan

Date of approval of the report - 14.07.2026

Chief Accountant

Gohar Grigoryan



Interim report
On the financial result
30-Jun-2026

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

(thousand AMD)

Name	Notes	Reporting period 01.04.26-30.06.26	Reporting period 01.01.26-30.06.26	Previous period 01.04.25-30.06.25	Previous period 01.01.25-30.06.25
Interest and similar income	3	9,951,609	19,339,505	8,928,622	17,215,270
Interest and similar expenses	3	(4,717,385)	(9,109,624)	(3,620,937)	(7,176,689)
Net interest and other income		5,234,224	10,229,881	5,307,685	10,038,581
Commission income	4	1,269,031	2,288,918	912,298	2,170,442
Commission expenses	4	(454,571)	(808,688)	(350,443)	(683,262)
Net commission income		814,460	1,480,230	561,855	1,487,180
Income from dividends					
Net trading income	5	1,792,900	2,989,997	1,459,517	3,095,714
Other Operational income	6	238,473	539,180	428,131	630,008
Operational income		8,080,057	15,239,288	7,757,188	15,251,483
Expenses related to loan loss provisioning	7	5,278	(168,925)	(951,808)	(913,897)
Total administrative expenses	8	(2,495,663)	(5,219,163)	(2,114,547)	(4,334,999)
Other Operational expenses	9	(2,306,495)	(4,385,727)	(2,139,097)	(4,212,453)
Net gain/loss from investments	10				
Gain (loss) before taxation		3,283,177	5,465,473	2,551,736	5,790,134
Profit tax expenses	11	(591,230)	(983,777)	(465,475)	(1,042,224)
Gain (loss) after taxation		2,691,947	4,481,696	2,086,261	4,747,910
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
(CEO) Mesrop Hakobyan

Chief Accountant Gohar Grigoryan

Date of approval of the report 14.07.2026



Interim report

On the comprehensive financial result

30-Jun-2026

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

(thousand AMD)

Name	Reporting period 01.01.26_30.06.26	Previous period 01.01.25_30.06.25
Other aggregate financial result		
Rate exchange from the converting of foreign		
Revaluation of financial assets	(7,030)	2,099
Cash flow hedging		
Income from the revaluation on the non current assets	(6,421)	(26,327)
Income tax from other aggregate income	2,421	4,361
Other aggregate result after taxation	(11,030)	(19,867)
Aggregated financial result	4,470,666	4,728,043
Including:		
Share in the principal organization		
Non controlled share		

Chairman of the Executive Board (CEO) Mesrop Hakobyan

Chief Accountant Gohar Grigoryan

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Interim report

On cash flow analysis

30-Jun-2026

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

(thousand AMD)

Name	Notes	Previous period 30.06.2025	Reporting period 30.06.2026
Cash flow from operating activities		x	x
Net cash flows before changes in operating assets and liabilities		10,547,432	8,871,432
Interest receivable		15,816,431	18,573,912
Interest payable		(7,106,125)	(9,710,292)
Commission receivable		2,415,118	2,295,567
Commission payable		(683,262)	(808,688)
Profit/loss from financial assets for commercial purposes		1,193,134	1,393,964
Profit/loss from foreign currency exchange		3,132,019	2,962,119
Return of write off assets		2,270,713	2,598,921
Paid salary and equalled to it other payments		(4,290,386)	(5,178,045)
Other income receivable and other expenses payable from operating activities		(2,200,210)	(3,256,026)
Cash flow from the changes in operating assets and liabilities		(6,154,533)	13,952,935
Increase/decrease in operating assets		(18,439,780)	(24,249,724)
Including: Increase/decrease in credits/loans		(16,394,431)	(24,555,482)
Increase/decrease of share for commercial purposes		(1,376,115)	5,934
Increase/ decrease of receivable leasing		(788,739)	(1,475,644)
Increase/decrease of other operating assets		119,505	1,775,468
(Increase)/decrease of operating liabilities		12,285,247	38,202,659
Including: Increase/decrease of liabilities to customers		12,058,503	40,595,338
Increase/decrease of other operating liabilities		226,744	(2,392,679)
Net cash flows used in operating activities before income tax		4,392,899	22,824,367
Income tax paid		(1,464,306)	(594,882)
Net cash flows used in operating activities		2,928,593	22,229,485
Cash flows from investing activities		x	x
Increase/decrease of investments held up to repayment period		12,868,837	(11,331,667)
Increase/decrease of investments in the share capital of other persons			
Increase/decrease of deposits placed in other banks		858,762	(5,188,053)
Increase/decrease of statute investments the fixed assets and intangible assets		(226,082)	(545,430)
Purchase of fixed assets and intangible assets		(361,777)	(627,545)
Disposal of fixed assets and intangible assets			148,390
Net cash flow from other investment activity		(1,800,988)	950,076
Net cash flows used in investing activities		11,338,752	(16,594,229)
Cash flow from financing activities		x	x
Dividend paid		(7,777,340)	(9,325,725)
Increase/decrease in borrowings received from Central bank of RA		(195,164)	(27,429)
Increase/decrease in borrowings received from banks			(5,720,398)
Increase/decrease in other borrowings			
Increase/decrease of securities issued by bank		702,412	3,268,648
Investment to share capital		3,900,000	
Increase/decrease payable leasing		1,064,272	(72,846)
Net cash flow from other financing activities			
Net cash flow from financing activities		(2,305,820)	(11,877,750)
Exchange differences on cash and cash equivalents		1,247,877	(1,799,818)
Net increase/decrease in cash and cash equivalents		13,209,402	(8,042,312)
Cash and cash equivalents at the beginning of the year	13_2	51,966,052	43,107,570
Cash and cash equivalents at the end of the year	13_2	65,175,454	35,065,258

Chairman of the Executive Board
(CEO)

Mesrop Hakobyan

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Date of approval of the report _14.07.2026

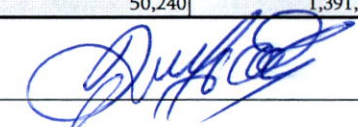
Interim report
On the changes in Private Equity
30-Jun-2026

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

(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						4,747,910	4,747,910
Other comprehensive income							0
Adjustment of reserve from disposal of fixed assets					(26,327)		(26,327)
Net change in fair value of investment securities measured at fair value through other comprehensive income				2,099			2,099
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				(378)	4739		4,361
Total comprehensive income for the year	-	-	-	1,721	(21,588)	4,747,910	4,728,043
Increase in share capital	1,000,000	2,900,000					3,900,000
Appropriation to reserve							0
Dividends to shareholders							0
Total transactions with owners	1,000,000	2,900,000	0	0	0	0	3,900,000
Balance at the 30 of June 2025	23,425,447	14,179,227	904,203	36,648	1,385,217	12,934,580	52,865,322

	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 2026	23,425,447	14,179,227	1,315,598	56,005	1,397,148	9,820,840	50,194,265
Profit for the year						4,481,696	4,481,696
Other comprehensive income							0
Adjustment of reserve from disposal of fixed assets					(6,421)		(6,421)
Net change in fair value of investment securities measured at fair value through other comprehensive income				(7,030)			(7,030)
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				1,265	1156		2,421
Total comprehensive income for the year	0	0	0	(5,765)	(5,265)	4,481,696	4,470,666
Increase in share capital							0
Appropriation to reserve			490,827			(490,827)	0
Dividends to shareholders						(9,325,725)	(9,325,725)
Total transactions with owners	0	0	490,827	0	0	(9,816,552)	(9,325,725)
							0
Balance at the 30 of June 2026	23,425,447	14,179,227	1,806,425	50,240	1,391,883	4,485,984	45,339,206

Chairman of the Executive Board (CEO)  Mesrop Hakobyan

Chief Accountant  Gohar Grigoryan

Date of approval of the report _ 14.07.2026

