

Interim report on the financial result
30/09/24
"UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5
(thousand AMD)

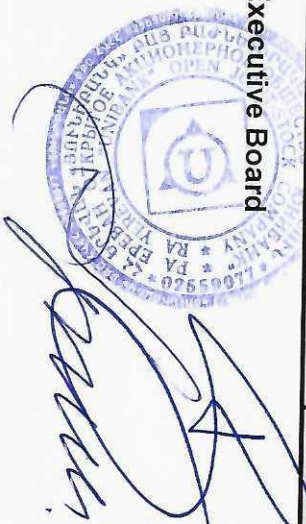
Name	Notes	Reporting period 01.04.24_30.09.24	Reporting period 01.01.24_30.09.24	Previous period 01.04.23_30.09.23	Previous period 01.01.23_30.09.23
Interest and similar income	3	7,525,802	21,531,023	6,024,130	17,499,521
Interest and similar expenses	3	(3,126,555)	(8,353,158)	(2,306,283)	(7,153,587)
Net interest and other income		4,399,247	13,177,865	3,717,847	10,345,934
Commission income	4	1,188,534	3,514,350	1,339,245	5,155,271
Commission expenses	4	(456,045)	(1,288,526)	(393,206)	(1,297,856)
Net commission income		732,489	2,225,824	946,039	3,857,415
Income from dividends					
Net trading income	5	1,709,951	4,549,631	1,807,795	5,667,402
Other Operational income	6	192,695	634,825	56,332	486,296
Operational income		7,034,382	20,588,145	6,528,013	20,357,047
Expenses related to loan loss provisioning	7	(169,361)	2,281,288	(1,354,490)	(2,679,749)
Total administrative expenses	8	(2,415,950)	(6,674,864)	(1,724,778)	(4,906,895)
Other operational expenses	9	(1,968,777)	(5,390,376)	(1,485,101)	(4,765,911)
Gain (loss) before taxation		2,480,294	10,804,193	1,963,644	8,004,492
Profit tax expenses	11	(866,374)	(2,479,475)	(364,348)	(1,353,082)
Gain (loss) after taxation		1,613,920	8,324,718	1,599,296	6,651,410

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



Interim report on the comprehensive financial result
 30/09/24
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(thousand AMD)

Name	Reporting period 01.01.24_30.09.24	Previous period 01.01.23_30.09.23
Other aggregate financial result		
Rate exchange from the converting of foreign		
Revaluation of financial assets	36,378	140,217
Cash flow hedging		
Income from the revaluation on the current assets	(35,100)	(24,294)
Income tax from other aggregate income	(230)	(20,866)
Other aggregate result after taxation	1,048	95,057
Aggregated financial result	8,325,766	6,746,467
Including		
Share in the principal organization		
Non controlled share		

Chairman of the Executive Board

Chief Accountant

Mesrop Hakobyan



Gohar Grigoryan




Interim report on the financial position

30/09/24

"UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5

(thousand AMD)

	Name	Notes	Reporting period	Previous period 31.12.2023
1	Assets			
1.1	Cash and balances with CBA	13	50,581,961	55,669,030
1.2	Amounts due from banks and other financial institutions	14	18,534,097	26,183,579
1.3	Derivative financial assets	14.1	2,170	11,236
1.4	Loans and borrowings to customers	16	186,194,809	149,364,985
1.5	Financial assets available for commercial	17		9,387,266
1.6	Investments kept upon repayment period	18	37,608,850	27,074,022
1.7	Fixed and intangible assets	20	14,658,007	13,641,529
1.8	Deferred tax assets	11		
1.9	Prepayment on profit tax	21.1	2,226,505	
1.10	Other assets	21	11,783,600	7,538,337
	Total assets		321,589,999	288,869,984
2	Liabilities			
2.1	Amounts due to the banks and other financial institutions	22	12,826,550	18,720,835
2.2	Derivative financial liabilities	22.1		1,055
2.3	Amounts due to customers	23	232,232,020	211,193,170
2.4	Subordinated loan	23.1	11,230,041	4,914,586
2.5	Securities issued by Bank	24	13,908,445	9,347,121
2.6	Current tax liabilities	27.2	2,670,015	726,560
2.7	Deferred tax liabilities	11	564,328	539,849
2.8	Other liabilities	27	3,331,948	2,825,940
	Total Liabilities		276,763,347	248,269,116
3	Equity			
3.1	Share capital	28	22,425,447	22,425,447
3.2	Emission income		11,279,227	11,279,227
3.3	Reserves		2,346,100	2,127,166
3.3.1	General reserve		904,202	686,316
3.3.2	Re-assessment reserve		1,441,898	1,440,850
3.4	Retained gain (loss)		8,775,878	4,769,028
	Total equity		44,826,652	40,600,868
	Total liabilities and equity		321,589,999	288,869,984

Chairman of the Executive Board

Chief Accountant



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Mesrop Hakobyan

Gohar Grigoryan

Interim report on the changes in Private Equity

30-Sep-24

" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5

(thousand AMD)

Name of equity items	Share capital			Emission gain/loss	General reserve	Exchange differences from the recalculation of foreign operations	Recalculation of financial assets	Hedging of cash flow	Profits from the recalculation of noncurrent assets	Retained profit/loss	Interim dividends	Total	Uncontrolled share	Total equity
	1	2	3											
Articles	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Interim period of previous financial year (increasing from the beginning of the year) (I scheme)														
1. Balance at the beginning of preceding financial year as of 01 January 2023 (checked/unchecked)	21,588,653		21,588,653	9,605,638	641,778		(24,983)		1,509,813	795,960				34,116,859
1.1. General result of accounting policy changes and adjustment of considerable mistakes														
2. Recalculated balance	21,588,653		21,588,653	9,605,638	641,778		(24,983)		1,509,813	795,960				34,116,859
3. Operations with the shareholders, via shares, including	836,794		836,794	1,673,590										2,510,384
3.1. Investments in the share capital and other increase of the share capital	836,794		836,794	1,673,590										2,510,384
3.2. Decrease of share capital, including at the expense of repurchased and out of circulation stocks														
4. Comprehensive income														
5. Dividends														
6. Increase/ decrease of equity item, including														
6.1. Increase/ decrease of derivative instruments classified as equity instruments														
7. Internal movements, including					44,538		114,978		(19,921)	6,606,873				6,746,468
7.1. Distribution to the General reserve					44,538		114,978		(19,921)	6,606,873				6,746,468
7.2. Loss cover accumulated at the expense of general reserve										(44,538)				-
7.3. Cover of emission loss														-
7.4. Decrease of growth from the recalculation of fixed assets and intangible assets									(19,921)	6,651,411				(19,921)
7.5. Internal movements of other equity items							114,978							6,766,389
8. Balance at the end of similar interim period of preceding financial year as of 30.09.2023 (checked/unchecked)	22,425,447	-	22,425,447	11,279,228	686,316	-	89,995	-	1,489,892	7,402,833	-	-	-	43,373,711

Interim period of previous financial year (increasing from the beginning of the year) (II scheme)														
9. Balance at the beginning of the financial year as of 01 January 2024 (checked/unchecked)														
9.1. General result of accounting policy changes and adjustment of considerable mistakes	22,425,447		22,425,447	11,279,227	686,316		10,444		1,430,406	4,769,028				40,600,868
10. Recalculated balance	22,425,447		22,425,447	11,279,227	686,316		10,444		1,430,406	4,769,028				-
11. Operations with the shareholders, via shares, including														
11.1. Investments in the share capital and other increase of the share capital														
11.2. Decrease of share capital, including at the expense of repurchased and out of circulation stocks														
12. Other comprehensive income														
13. Dividends														
14. Increase/ decrease of equity items, including														
14.1. Increase/ decrease of derivative instruments classified as equity instruments														
14.2. Internal movements, including														
15.1. Distribution to the General reserve					217,886		35,073		(28,782)	6,492,908				6,717,085
15.2. Loss cover accumulated at the expense of general reserve										(217,886)				-
15.3. Cover of emission loss														-
15.4. Decrease of growth from the recalculation of fixed assets and intangible assets														-
15.5. Internal movements of other equity items							35,073		(28,782)					(28,782)
16. Balance at the end of interim reporting financial period as of 30.09.2024	22,425,447		22,425,447	11,279,227	904,202	-	45,517		1,401,624	7,161,959				6,745,867
														(28,782)
														43,217,976

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

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Interim report on cash flow analysis
30/06/24
" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5

Name	Previous period 30.09.2023	Reporting period 30.09.2024
1. Cash flows from operating activities		
Net cash flows before changes in operating assets and liabilities	x	x
Interest receivable	19,087,143	16,058,056
Interes payable	16,471,022	19,022,718
Commission receivable	(7,382,995)	(7,868,115)
Commission payable	5,161,273	3,559,354
Profit/ loss from financial assets for commercial purposes	(1,297,856)	(1,288,526)
Profit/ loss from foreign currency exchange	1,780,021	2,048,751
Return of write off assets	5,863,649	4,862,388
Paid salary and equalled to it other payments	5,798,568	6,160,429
Other income receivable and other expenses payable from operating activities	(4,788,708)	(6,555,399)
Cash flows from the changes in operating assets and liabilities	(2,517,831)	(3,883,544)
(Increase)/decrease in operating assets	(69,337,494)	(20,328,169)
including	(32,422,108)	(46,337,704)
(Increase)/decrease in credits/loans		
(Increase)/decrease of share for commercial purposes	(32,220,117)	(44,767,164)
(Increase)/decrease of receivable leasing	(36,855)	(2,439)
Decrease (increase) of other operating assets	(311,830)	(1,997,901)
(Increase)/decrease of operating liabilities	146,694	429,800
including	(36,915,386)	26,009,535
(Increase)/decrease of liabilities to customers	(31,061,242)	25,277,232
(Increase)/decrease of other operating liabilities	(5,854,144)	732,303
Net cash flows used in operating activities before income tax	(50,250,351)	(4,270,113)
Income tax paid	(283,103)	(2,738,047)
Net cash flows used in operating activities	(50,533,454)	(7,008,160)
2. Cash flows from investing activities	x	x
(Increase)/decrease of investnents held up to repayment period	(4,902,361)	(1,998,772)
(Increase)/decrease of investnents in the share capital of other persons		(221,514)
(Increase)/decrease of deposits placed in other banks		
(Increase)/decrease of statute investnentsin the fixed assets and intangible assets	13,105,136	7,239,323
Purchase of fixed assets and intangible assets	(659,512)	(1,103,645)
Amortization of fixed assets and intangible assets	(487,729)	(844,669)
Net cash flow from other investment activity	446,832	40,334
Net cash flows used in investing activities	(1,637,999)	(422,069)
Cash flow from financing activities	5,864,367	2,688,988
Dividend paid	x	x
(Increase)/decrease in loans received from Central Bank of Republic of Armenia	(181)	(4,099,976)
(Increase)/decrease in loans received from the Banks	(255,779)	(177,808)
(Increase)/decrease in other loans		
(Increase)/decrease in currency of the Bank	(875,847)	
Investment to share capital	(1,025,677)	4,561,324
(Increase)/decrease payable leasing	2,510,385	
Net cash flow from other financing activities		627,423
Net cash flow from financing activities	352,901	910,963
Exchange differences on cash and cash equivalents	(1,562,641)	(1,678,860)
Net increase/ (decrease) in cash and cash equivalents	(45,878,827)	(5,087,069)
Cash and cash equivalents at the beginning of the year	100,012,097	55,669,030
Cash and cash equivalents at the end of the year	54,133,270	50,581,961

Chairman of the Executive Board

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