Interim report on the financial result 30/06/24

"UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5
(thousand AMD)

Name and Address of the Owner, where the Owner, while the			1	/	The second secon
5,052,114	2,976,106	6,710,798	\$,255,039		Gain (loss) after taxation
(988,734)	(520,999)	(1,613,101)	(803,803)	11	Profit tax expenses
6,040,848	3,497,105	8,323,899	4,058,842		Gain (loss) before taxation
				10	Net gain/loss from investments
(3,280,810)	(1,679,958)	(3,421,599)	(1,910,064)	9	Other operational expenses
(3,182,117)	(1,551,089)	(4,258,914)	(2,209,354)	8	Total administrative expenses
(1,325,259)	(34,658)	2,450,649	1,131,442	7	Expenses related to loan loss provisioning
13,829,034	6,762,810	13,553,763	7,046,818		Operational income
429,964	216,356	442,130	157,035	6	Other Operational income
3,859,607	1,729,488	2,839,680	1,565,367	5	Net trading income
					Income from dividends
2,911,376	1,388,651	1,493,335	937,778		Net commission income
(904,650)	(213,331)	(832,481)	(339,647)	4	Commission expenses
3,816,026	1,601,982	2,325,816	1,277,425	4	Commission income
6,628,087	3,428,315	8,778,618	4,386,638		Net interest and other income
(4,847,304)	(2,406,726)	(5,226,603)	(2,734,639)	з	Interest and similar expenses
11,475,391	5,835,041	14,005,221	7,121,277	သ	Interest and similar income
Previous period 01.01.23_30.06.23	Previous period 01.04.23_30.06.23	Reporting period 01.01.24_30.06.24	Reporting period 01.04.24_30.06.24	Notes	Name

Chairman of the Executive Board

Chief Accountant

Mesrop Hakobyan

Interim report on the comprehensive financial result

"UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5	30/00/24
Charents st, N 53, 1-5	

		Share in the principal organization
		Including
5,081,236	6,717,089	Aggregated financial result
29,122	6,291	Other aggregate result after taxation
(6,393)	(1,381)	Income tax from other aggregate income
59,809	(35,100)	Income from the revaluation on the current assets
		Cash flow hedging
(24,294)	42,772	Revaluation of financial assets
		Rate exchange from the converting of foreign
		Other aggregate financial result
Previous period 01.01.23_30.06.23	Reporting period Previous period 01.01.24_30.06.24 01.01.23_30.06.23	Name

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Interim report on the financial position 30/06/24

"UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5 (thousand AMD)

					(thousand AMD)
		Name	Notes	Reporting period	Previous period 31.12.2023
	Assets				
.1	Cash and bala		13	62,685,078	55,669,030
.2	Amounts due fi institutions	rom banks and other financial	14	21,898,634	26,183,579
.3	Derrivative fina	ncial assets	14.1		11,236
.4	Loans and born	owings to customers	16	169,898,890	149,364,985
.5	Financial asset	s available for commercial	17		9,387,266
.6	Investments ke	pt upon repayment period	18	33,770,947	27,074,022
.7	Fixed and intar	ngible assets	20	14,621,288	13,641,529
.8	Deferred tax as	ssets	11		
.9	Prepayment or	n profit tax	21.1	1,933,959	
.10	Other assets		21	10,973,296	7,538,337
	Total assets			315,782,092	288,869,984
	Liabilities				
.1	Amounts due t financial institu	o the banks and other tions	22	15,485,572	18,720,835
.2	Derivative finar	ncial liabilities	22.1		1,055
.3	Amounts due t	o customers	23	230,805,243	211,193,170
.4	Subboridnated	loan	23.1	10,280,376	4,914,586
2.5	Securities issu	ed by Bank	24	9,921,774	9,347,121
.6	Current tax liab	pilities	27.2	1,674,303	726,560
2.7	Deferred tax lia	abilities	11	693,666	539,849
8	Other liabilities		27	3,703,182	2,825,940
	Total Liabilitie	es		272,564,116	248,269,116
3	Equity				STREET,
1.1	Share capital		28	22,425,447	22,425,447
1.2	Emission incor	ne		11,279,227	11,279,227
3.3	Reserves			2,351,343	2,127,166
.3.1	General reserv	re		904,202	686,316
.3.2	Re-assessmer			1,447,141	1,440,850
3.4	Retained gain			7,161,959	4,769,028
	Total equity			43,217,976	40,600,868
	Total liabilitie	s and equity		315,782,092	288,869,984

Chairman of the Executive Board

Chief Accountant

Mesrop Hakobyan

30-Jun-24

Interim report on the changes in Private Equity

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

		Share capital			from	reign	cial		ulation	î				
Name of equity items	Share capital	Repurchased capital	Net amount	Emission gain/loss	General reserve Exchange differences f	the recalculation of fore operations	Recalculation of financ assets	Hedging of cash flow	Profits from the recalcu of noncurrent assets	Retained profit/loss	Interim dividents	Total	Uncontrolled share	
Articles	1	2	ω	4		C/C004C/104	~ 11	00		10	⇉	12	13	
	Interim period of previous financial year (increasing from the begin	of previous	s financial yea	r (increasing f	rom the begi	ning	of the year) (I scheme)) (I sch	eme)					
Balance at the beginning of preceding financial year as of														
(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	641,779		(24,983)		1,509,813	795,960				34,116,860
 Operations with the shareholders, via shares, including 													4	
 Investments in the share capital and other increase of the share capital 														
3.2. Decrease of share capital, including at the expense														
4. Comprehensive income														
5. Dividents														
6. Increase/ decrease of equity item, including														
6.1. Increase/ decrease of derivative instruments														
classified as equity instruments						-								
7. Internal movements, including						ŀ	49,043		(19,921)	5,052,113				5,081,235
7.1. Distribution to the General reserve														
7.2. Loss cover accumulated at the expense of general														
7.3. Cover of emission loss						-								
7.4. Decrease of growth from the recalculation of fixed assets and intangible assets									(19,921)					
7.5. Internal movements of other equity items							49,043			5,052,113				5,101,156
8.Balance at the end of similar interim period of preceding financial year as of 30.06.2023 (checked/unchecked)														
	21,588,653	•	21,588,653	9,605,638	641,779	•	24,060	1	1,489,892	5,848,073		•		39,198,094

(thousand AMD)

beginning of the financial year as of 01 acked/unchecked) 22,425,447 22,425,447 11,279,227 686,316 10,444 1,430,406 4 uilt of accounting policy changes and onsiderable mistakes 22,425,447 22,425,447 11,279,227 686,316 10,444 1,430,406 4 with the share capital and other increase late 22,425,447 11,279,227 686,316 10,444 1,430,406 4 of share capital, including at the expense and out off circulation stocks 22,425,447 11,279,227 686,316 10,444 1,430,406 4 ecrease of equity items, including 22,425,447 11,279,227 686,316 10,444 1,430,406 4 ecrease of derivative instruments 32,023,447 11,279,227 686,316 10,444 1,430,406 4 ecrease of equity items, including 32,023 32,023 4 4 4 4 4,430,406 4 4 4 4,430,406 4 4 4,430,406 4 4 4,430,406 4 4 4,430,406 4 4 4 <td< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></td<>									
licy changes and	9. Balance at the beginning of the financial year as of 01 January 2024 (checked/unchecked)	22,425,447	22,425,447	11,279,227	686,316	10,444	1,430,406	4,769,028	40,600,868
22,425,447 11,279,227 686,316 10,444 1,430,406	9.1. General result of accounting policy changes and adjustment of considerable mistakes								r
ders, via shares, deray of the rincrease all and other increase buding at the expense luding at the expense description of fixed luding at the expense 217,886 luding at the expense 35,073 luding at the expense 217,886 luding inancial period 35,073 luding financial period 35,073		22,425,447	22,425,447	11,279,227	686,316	10,444	1,430,406	4,769,028	40,600,868
al and other increase luding at the expense	11. Operations with the shareholders, via shares,								
al and other increase luding at the expense in stocks	including								1
luding at the expense 1 n stocks 217,886 ve instruments 217,886 erve 217,886 everage expense of general 217,886 e expense of fixed 35,073 quity items 35,073 (28,782) (28,782) (28,782)	11.1. Investments in the share capital and other increase								
Luding at the expense Luding at the expense In stocks 217,886 Ve instruments 217,886 35,073 (28,782) Ing 217,886 35,073 (28,782) Ing expense of general 217,886 35,073 (28,782) Inguity items 35,073 (28,782) Inguity items 35,073 (28,782)	of the share capital								- 1
In stocks Items, including I	11.2. Decrease of share capital, including at the expense								
lems, including 1 ve instruments 217,886 35,073 (28,782) erve 217,886 35,073 (28,782) ee expense of general 217,886 35,073 (28,782) ecalculation of fixed 35,073 (28,782) quity items 35,073 (28,782)	of repurchased and out off circulation stocks								ı
lems, including 217,886 35,073 (28,782) ng 217,886 35,073 (28,782) erve 217,886 35,073 (28,782) ee expense of general 217,886 35,073 (28,782) ecalculation of fixed 35,073 (28,782) quity items 35,073 (28,782)	12. Other comprehensive income								
ecrease of equity items, including decrease of derivative instruments decrease of derivative instruments uity instruments overments, including n to the General reserve r accumulated at the expense of general mission loss of growth from the recalculation of fixed gible assets overments of other equity items e end of interim reporting financial period (28,782) (28,782) (28,782) (28,782) (28,782) (28,782)	13. Dividents							(4,099,977)	(4,099,977)
decrease of derivative instruments into the General reserve reaccumulated at the expense of general imission loss of growth from the recalculation of fixed overments of other equity items e end of interim reporting financial period (28,782) (28,782) (28,782) (28,782) (28,782)	14. Increase/ decrease of equity items, including								ı
uity instruments 217,886 35,073 (28,782) 0 no to the General reserve 217,886 217,886 1 ar accumulated at the expense of general 217,886 217,886 1 ar accumulated at the expense of general 217,886 35,073 1 ar accumulated at the expense of general 217,886 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 (28,782) 1 ar accumulated at the expense of general 35,073 <td< td=""><td>14.1. Increase/ decrease of derivative instruments</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	14.1. Increase/ decrease of derivative instruments								
novements, including 217,886 35,073 (28,782) n to the General reserve 217,886 217,886 217,886 er accumulated at the expense of general 217,886 35,073 (28,782) emission loss 9 growth from the recalculation of fixed 9 growth from the recalculation of fixed 9 growth from the recalculation of fixed 35,073 (28,782) overments of other equity items 35,073 35,073 (28,782) (28,782)	classified as equity instruments								
n to the General reserve 217,886 email and the expense of general 217,886 emai	14.2. Internal movements, including				217,886	35,073	(28,782)	6,492,908	6,717,085
e end of interim reporting financial period mission last the expense of general mission loss (28,782) (28,782)	15.1. Distribution to the General reserve				217,886			(217,886)	
e end of interim reporting financial period emission loss mission loss	15.2. Loss cover accumulated at the expense of general								
mission loss of growth from the recalculation of fixed of growth from the recalculation of fixed gible assets overments of other equity items e end of interim reporting financial period (28,782)	reserve								,
of growth from the recalculation of fixed (28,782) rigible assets (28,782) overments of other equity items (28,782) e end of interim reporting financial period (28,782)	15.3. Cover of emission loss								3
overments of other equity items e end of interim reporting financial period 35,073	15.4. Decrease of growth from the recalculation of fixed						(28 782)		(28 782)
ovements of other equity items e end of interim reporting financial period	assets and intangible assets					36 073	(20,702)	6710701	6 745 867
e end of interim reporting financial period	15.5. Internal movements of other equity items					00,010		0,0000000000000000000000000000000000000	
	16. Balance at the end of interim reporting linancial period								370717076

Chairman of the Executive Board

Chief Accountant

Mesrop Hakobyan

Interim report on cash flow analysis 30/06/24

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

Name	Notes	Previous period 30.06.2023	Reporting period 30.06.2024
Cash flows from operating activities		X	x
Net cash flows before changes in operating assets and liabilities		13,353,851	12,322,726
Interest receivable		11,159,689	12,526,702
Interes payable		(4,874,046)	(4,847,347)
Commission receivable		3,483,745	2,341,443
Commission payable		(904,650)	(832,481)
Profit/ loss from financial assets for commercial purposes		1,531,072	1,190,886
Profit/ loss from foreign currency exchange		4,039,030	3,091,281
Return of write off assets		3,578,853	5,111,042
Paid salary and equalled to it other payments		(2,891,337)	(3,806,525)
Other income receivable and other expenses payable from operating activities		(1,768,505)	(2,452,275)
Cash flows from the changes in operating assets and liabilities		(34,719,997)	(3,213,405)
(Increase)/decrease in operating assets		(19,264,710)	(28,565,899)
including		(, , , , , , , , , , , , , , , , , , ,	(-3-3-4977)
(Increase)/decrease in credits/loans		(19,164,095)	(28,047,860)
(Increase)/decrease of share for commercial purposes		(15,101,055)	(20,017,000)
		(38,239)	(34,934)
(Increase)/decrease of receivable leasing	1	(215,484)	(830,684)
Decrease (increase) of other operating assets		153,108	347,579
(Increase)/decrease of operating liabilities		(15,455,287)	25,352,494
including		(15,455,207)	23,332,474
(Increase)/decrease of liabilities to customers		(13,487,982)	24,104,962
(Increase)/decrease of other operating liabilities	1	(1,967,305)	1,247,532
Net cash flows used in operating activities before income tax		(21,366,146)	9,109,321
Income tax paid	1	(283,103)	(2,445,500)
Net cash flows used in operating activities		(21,649,249)	6,663,821
Cash flows from investing activities			X
(Increase)/decrease of investments held up to repayment period		X (0.247.420)	
	++	(8,347,438)	2,922,860
(Increase)/decrease of investnents in the share capital of other persons (Increase)/decrease of deposits placed in other banks	\vdash		(204,357)
(increase/ruddiease of deposits placed in other banks		6,421,845	4,003,470
(Increase)/decrease of statute investments in the fixed assets and intangible			
assets		(647,469)	(830,015)
Purchase of fixed assets and intangible assets		(313,151)	(519,896)
Amortization of fixed assets and intangible assets		566,593	62,865
Net cash flow from other investment activity		(2,195,772)	(14,335)
Net cash flows used in investing activities		(4,515,392)	
Cash flow from financing activities		X	x 2,120,832
Dividend paid	1	(181)	(4,099,977)
(Increase)/decrease in loans received from Central Bank of Republic of Armenia	1 1	(207,610)	(101,135)
(Increase)/decrease in loans received from the Banks		(207,010)	(101,133)
(Increase)/decrease in other loans		(446,685)	
(Increase)/decrease in currency of the Bank	1	(1,147,208)	574,653
Investment to share capital		(1,11,7,200)	571,055
(Increase)/decrease payable leasing		(97,051)	624,139
Net cash flow from other financing activities	-	(77,031)	024,139
Net cash flow from financing activities	-	(1,898,735)	(3,002,320)
Exchange differences on cash and cash equivalents		(1,636,155)	(2,066,044)
Net increase/ (decrease) in cash and cash equivalents	12.2	(29,699,531)	7,016,049
Cash and cash equivalents at the beginning of the year	13_2	100,012,097	55,669,030
Cash and cash equivalents at the end of the year	13_2	70,312,566	62,685,079

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant