

Interim report on the financial result
30/06/24
"UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5
(thousand AMD)

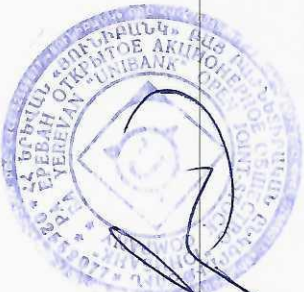
Name	Notes	Reporting period 01.04.24_30.06.24	Reporting period 01.01.24_30.06.24	Previous period 01.04.23_30.06.23	Previous period 01.01.23_30.06.23
Interest and similar income	3	7,121,277	14,005,221	5,835,041	11,475,391
Interest and similar expenses	3	(2,734,639)	(5,226,603)	(2,406,726)	(4,847,304)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

Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan



Interim report on the comprehensive financial result
30/06/24
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(thousand AMD)

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

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Interim report on the financial position

30/06/24

"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	62,685,078	55,669,030
1.2	Amounts due from banks and other financial institutions	14	21,898,634	26,183,579
1.3	Derrivative financial assets	14.1		11,236
1.4	Loans and borrowings to customers	16	169,898,890	149,364,985
1.5	Financial assets available for commercial	17		9,387,266
1.6	Investments kept upon repayment period	18	33,770,947	27,074,022
1.7	Fixed and intangible assets	20	14,621,288	13,641,529
1.8	Deferred tax assets	11		
1.9	Prepayment on profit tax	21.1	1,933,959	
1.10	Other assets	21	10,973,296	7,538,337
	Total assets		315,782,092	288,869,984
2	Liabilities			
2.1	Amounts due to the banks and other financial institutions	22	15,485,572	18,720,835
2.2	Derivative financial liabilities	22.1		1,055
2.3	Amounts due to customers	23	230,805,243	211,193,170
2.4	Subordinated loan	23.1	10,280,376	4,914,586
2.5	Securities issued by Bank	24	9,921,774	9,347,121
2.6	Current tax liabilities	27.2	1,674,303	726,560
2.7	Deferred tax liabilities	11	693,666	539,849
2.8	Other liabilities	27	3,703,182	2,825,940
	Total Liabilities		272,564,116	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		2,351,343	2,127,166
3.3.1	General reserve		904,202	686,316
3.3.2	Re-assessment reserve		1,447,141	1,440,850
3.4	Retained gain (loss)		7,161,959	4,769,028
	Total equity		43,217,976	40,600,868
	Total liabilities and equity		315,782,092	288,869,984

Chairman of the Executive Board

Chief Accountant



Mesrop Hakobyan

Gohar Grigoryan

Interim report on the changes in Private Equity
30-Jun-24
" UNIBANK" OJSC Yerevan 0025, 12 Charents st, N 53, 1-5

(thousand AMD)

Articles	Share capital			4	5	6	7	8	9	10	11	12	13	14
	1	2	3											
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	641,779		(24,983)		1,509,813	795,960				34,116,860
3. Operations with the shareholders, via shares, including														
3.1. Investments in the share capital and other increase of the share capital														
3.2. Decrease of share capital, including at the expense of repurchased and out off 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														
7.1. Distribution to the General reserve							49,043		(19,921)	5,052,113				5,081,235
7.2. Loss cover accumulated at the expense of general reserve														
7.3. Cover of emission loss														
7.4. Decrease of growth from the recalculation of fixed assets and intangible assets							49,043		(19,921)	5,052,113				(19,921)
7.5. Internal movements of other equity items														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	-	1,489,892	5,848,073	-	-	-	39,198,094

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)	22,425,447	22,425,447	11,279,227	686,316		10,444	1,430,406	4,769,028		40,600,868
9.1. General result of accounting policy changes and adjustment of considerable mistakes										-
10. Recalculated balance	22,425,447	22,425,447	11,279,227	686,316		10,444	1,430,406	4,769,028		40,600,868
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								(4,099,977)		(4,099,977)
14. Increase/ decrease of equity items, including										-
14.1. Increase/ decrease of derivative instruments classified as equity instruments										-
14.2. Internal movements, including				217,886		35,073	(28,782)	6,492,908		6,717,085
15.1. Distribution to the General reserve				217,886				(217,886)		-
15.2. Loss cover accumulated at the expense of general reserve										-
15.3. Cover of emission loss										-
15.4. Decrease of growth from the recalculation of fixed assets and intangible assets						35,073	(28,782)			(28,782)
15.5. Internal movements of other equity items								6,710,794		6,745,867
16. Balance at the end of interim reporting financial period as of 30.06.2024	22,425,447	22,425,447	11,279,227	904,202	-	45,517	1,401,624	7,161,959	-	43,217,976

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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	Notes	Previous period 30.06.2023	Reporting period 30.06.2024
1. 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
Interest 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			
(Increase)/decrease in credits/loans		(19,164,095)	(28,047,860)
(Increase)/decrease of share for commercial purposes		(38,239)	(34,934)
(Increase)/decrease of receivable leasing		(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			
(Increase)/decrease of liabilities to customers		(13,487,982)	24,104,962
(Increase)/decrease of other operating liabilities		(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		(283,103)	(2,445,500)
Net cash flows used in operating activities		(21,649,249)	6,663,821
2. Cash flows from investing activities		x	x
(Increase)/decrease of investments held up to repayment period		(8,347,438)	2,922,860
(Increase)/decrease of investments in the share capital of other persons			(204,357)
(Increase)/decrease 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)	5,420,592
Cash flow from financing activities		x	x
Dividend paid		(181)	(4,099,977)
(Increase)/decrease in loans received from Central Bank of Republic of Armenia		(207,610)	(101,135)
(Increase)/decrease in loans received from the Banks			
(Increase)/decrease in other loans		(446,685)	
(Increase)/decrease in currency of the Bank		(1,147,208)	574,653
Investment to share capital			
(Increase)/decrease payable leasing		(97,051)	624,139
Net cash flow from other financing activities			
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		(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

Gohar Grigoryan



(Handwritten signatures of Mesrop Hakobyan and Gohar Grigoryan)