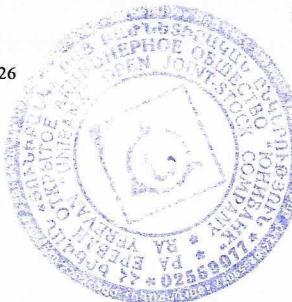


Interim report
On the financial result
31-Dec-25

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

Name	Notes	Reporting period 01.10.25_31.12.25	Reporting period 01.01.25_31.12.25	Previous period 01.10.24_31.12.24	Previous period 01.01.24_31.12.24 (thousand AMD)
Interest and similar income	3	9,328,881	34,970,724	8,514,079	30,045,102
Interest and similar expenses	3	(4,064,001)	(15,215,775)	(3,398,070)	(11,751,228)
Net interest and other income		5,264,880	19,754,949	5,116,009	18,293,874
Commision income	4	1,330,412	5,288,124	1,019,897	4,534,247
Commision expenses	4	(387,508)	(1,509,458)	(479,211)	(1,767,737)
Net commission income		942,904	3,778,666	540,686	2,766,510
Income from dividends					
Net trading income	5	1,504,450	6,090,323	1,637,451	6,187,082
Other Operational income	6	858,907	2,988,639	512,391	1,147,216
Operational income		8,571,141	32,612,577	7,806,537	28,394,682
Expenses related to loan loss provisioning	7	1,598,957	627,273	(1,120,181)	1,161,107
Total administrative expenses	8	(3,453,550)	(10,757,897)	(2,895,157)	(9,570,021)
Other Operational expenses	9	(2,431,006)	(8,428,477)	(3,572,951)	(8,963,327)
Net gain/loss from investments	10				
Gain (loss) before taxation		4,285,542	14,053,476	218,248	11,022,441
Profit tax expenses	11	(867,230)	(2,685,422)	(315,056)	(2,794,531)
Gain (loss) after taxation		3,418,312	11,368,054	(96,808)	8,227,910
Basic earnings per share	12				
Diluted earnings per share	12				
Net profit for the period					
Including:					
Equity holders of the parent					
Non-controlling interest					

Date of approval of the report – 15.01.2026



Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan

Interim report
Interim report on the comprehensive financial result
31-Dec-25
UNIBANK OJSC RA, Yerevan, Charents Street, Building 12, No 53, 1-5

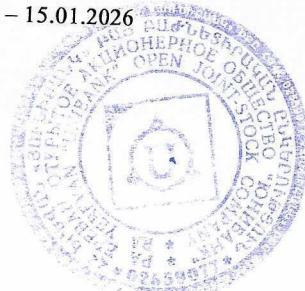
Name	Reporting period 01.01.25_31.12.25	Previous period 01.01.24_31.12.24	<i>(thousand AMD)</i>
Other aggregate financial result			
Rate exchange from the converting of foreign			
Revaluation of financial assets	25,704	29,859	
Cash flow hedging			
Income from the revaluation on the non current assets	(11,777)	(28,782)	
Income tax from other aggregate income	(2,507)	(194)	
Other aggregate result after taxation	11,420	883	
Aggregated financial result	11,379,474	8,228,793	
Including:			
Share in the principal organization			
Non controlled share			

Chairman of the Executive Board
(CEO)
Chief Accountant

Mesrop Hakobyan

Gohar Grigoryan

Date of approval of the report – 15.01.2026



Interim report
Interim report on the financial position
31-Dec-25
UNIBANK OJSC RA, Yerevan, Charents Street, Building 12, No 53, 1-5

Name	Notes	(thousand AMD)	
		At the end of Reporting period 31.12.2025	At the end of previous period 31.12.2024
Assets			
Cash and balances with CBA	15	62,685,801	51,966,052
Derivative financial assets	16		349
Amounts due from banks and other financial institutions	17	12,880,591	18,488,095
Financial assets measured at fair value through profit or loss			119,991
Investment securities	18	15,376,730	32,975,200
Investment securities pledged under repurchase agreements	18	9,290,097	3,466,932
Loans and borrowings to customers	19	266,436,733	203,540,544
Fixed assets	20	11,794,291	10,883,232
Intangible assets	21	4,260,949	3,750,700
Deferred tax assets		45,975	302,403
Prepayment on profit tax		505,272	
Repossessed assets	22	4,739,629	6,546,969
Other assets	23	6,631,760	4,586,401
Total assets		394,647,828	336,626,868
Liabilities			
Amounts due to the banks and other financial institutions	24	36,569,410	23,400,806
Amounts due to customers	25	271,527,791	247,442,099
Derivative financial liabilities			
Borrowing	26	4,899,845	2,482,883
Securities issued by Bank	27	25,718,962	15,085,027
Current tax liabilities			578,673
Deferred tax liabilities			
Other liabilities	28	3,271,100	3,400,100
Total liabilities		341,987,108	292,389,588
Equity			
Share capital	29	24,925,447	22,425,448
Emission income		14,179,228	11,279,227
Reserves:			
General reserve		2,768,751	2,345,935
Re-assessment reserve		1,315,598	904,203
Retained gain (loss)		1,453,153	1,441,732
Other components of equity		10,787,294	8,186,670
Equity attributable to owners of the parent			
Non-controlling interest			
Total equity		52,660,720	44,237,280
Total liabilities and equity		394,647,828	336,626,868

Chairman of the Executive Board

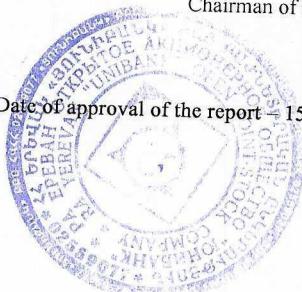
Mesrop Hakobyan

(CEO)

Chief Accountant

Gohar Grigoryan

Date of approval of the report - 15.01.2026



Interim report
Interim report on cash flow analysis

31-Dec-25

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

Name	Notes	Previous period	(thousand AMD)
		31.12.2024	Reporting period 31.12.2025
Cash flow from operating activities			
<i>Net cash flows before changes in operating assets and liabilities</i>		x	x
Interest receivable		23,856,920	18,592,184
Interest payable		26,684,991	32,108,294
Commission receivable		(11,286,465)	(16,050,205)
Commission payable		4,912,646	5,300,388
Profit/loss from financial assets for commercial purposes		(1,639,344)	(1,509,458)
Profit/loss from foreign currency exchange		2,487,864	2,403,725
Return of write off assets		6,410,795	6,191,984
Paid salary and equalled to it other payments		10,296,248	2,614,965
Other income receivable and other expenses payable from operating activities		(9,531,512)	(10,255,152)
<i>Cash flow from the changes in operating assets and liabilities</i>		(20,657,903)	(15,158,779)
Increase/decrease in operating assets		(61,757,365)	(60,753,056)
Including: Increase/decrease in credits/loans		(58,372,466)	(59,000,337)
Increase/decrease of share for commercial purposes		(29,703)	25,670
Increase/ decrease of receivable leasing		(1,609,169)	(1,598,485)
Increase/decrease of other operating assets		(1,746,027)	(179,904)
(Increase)/decrease of operating liabilities		41,099,462	45,594,277
Including: Increase/decrease of liabilities to customers		40,626,263	41,004,872
Increase/decrease of other operating liabilities		473,199	4,589,405
Net cash flows used in operating activities before income tax		3,199,017	3,433,405
Income tax paid		(3,790,047)	(4,045,764)
Net cash flows used in operating activities		(591,030)	(612,359)
Cash flows from investing activities		x	x
Increase/decrease of investments held up to repayment period		(504,658)	11,076,444
Increase/decrease of investments in the share capital of other persons		(221,514)	
Increase/decrease of deposits placed in other banks		6,018,112	(7,821,212)
Increase/decrease of statute investments the fixed assets and intangible assets		(1,197,796)	(1,371,034)
Purchase of fixed assets and intangible assets		(1,901,945)	(1,712,796)
Disposal of fixed assets and intangible assets		439,638	138,812
Net cash flow from other investment activity		(1,346,518)	(2,603,246)
Net cash flows used in investing activities		1,285,319	(2,293,032)
Cash flow from financing activities		x	x
Dividend paid		(4,615,976)	(8,356,034)
Increase/decrease in borrowings received from Central bank of RA		(188,434)	(359,544)
Increase/decrease in borrowings received from banks			5,720,398
Increase/decrease in other borrowings		(2,338,082)	
Increase/decrease of securities issued by bank		5,785,034	10,633,935
Investment to share capital			5,400,000
Increase/decrease payable leasing		(1,294,721)	(317,837)
Net cash flow from other financing activities			
Net cash flow from financing activities		(2,652,179)	12,720,918
Exchange differences on cash and cash equivalents		(1,745,088)	904,222
Net increase/decrease in cash and cash equivalents		(3,702,978)	10,719,749
Cash and cash equivalents at the beginning of the year	13_2	55,669,030	51,966,052
Cash and cash equivalents at the end of the year	13_2	51,966,052	62,685,801

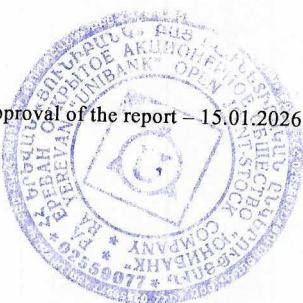
Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan

Date of approval of the report – 15.01.2026



Interim report
Interim report on the changes in Private Equity

31-Dec-25

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	(thousand AMD) Total
Balance at the 1 of January 2024	22,425,447	11,279,227	686,316	10,444	1,430,406	4,769,028	40,600,868
Profit for the year						8,227,910	8,227,910
<i>Other comprehensive income</i>							
Adjustment of reserve from disposal of fixed assets							0
Net change in fair value of investment securities measured at fair value through other comprehensive income				29,859	-28,782	28,782	0
Net changes in the expected credit loss allowance for investment securities measured at fair value through other comprehensive income (FVOCI)							29,859
Income tax on components of other comprehensive income				-5,375	5180.76	-5180.76	0
Total comprehensive income for the year	-	-	-	24,484	(23,601)	8,251,511	8,252,394
Increase in share capital							
Appropriation to reserve			217,887				0
Dividends to shareholders						-217,887	0
Total transactions with owners	0	0	217,887	0	0	-4,833,863	-4,615,976
Balance at the 31 of December 2024	22,425,447	11,279,227	904,203	34,928	1,406,805	8,186,676	44,237,286

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	34,928	1,406,805	8,186,676	44,237,286
Profit for the year						11368053	11,368,053
<i>Other comprehensive income</i>							
Adjustment of reserve from disposal of fixed assets							0
Net change in fair value of investment securities measured at fair value through other comprehensive income					-11,778		-11778
Net changes in the expected credit loss allowance for investment securities measured at fair value through other comprehensive income (FVOCI)				25,703			25,703
Income tax on components of other comprehensive income							0
Total comprehensive income for the year	0	0	0	21,076	2120		-2,507
Increase in share capital	2,500,000	2,900,000			-9,658	11,368,053	11,379,472
Appropriation to reserve			411,395				5,400,000
Dividends to shareholders						-411,395	0
Total transactions with owners	2,500,000	2,900,000	411,395	0	0	-8,356,034	-8,356,034
Balance at the 31 of December 2025	24,925,447	14,179,227	1,315,598	56,005	1,397,147	10,787,300	52,660,724

Chairman of the Executive Board
(CEO)
Chief Accountant

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Date of approval of the report – 15.01.2026



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