

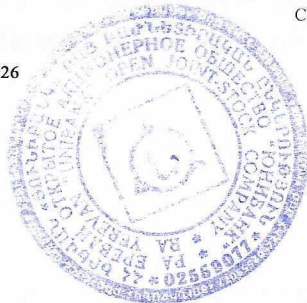
Interim report
On the financial result
31-Dec-25

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

(thousand AMD)

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
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
Commission income	4	1,330,412	5,288,124	1,019,897	4,534,247
Commission 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
(CEO)
Chief Accountant

Mesrop Hakobyan
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

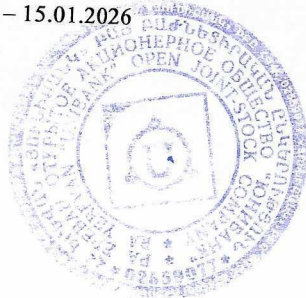
(thousand AMD)

Name	Reporting period 01.01.25_31.12.25	Previous period 01.01.24_31.12.24
Other aggregate financial result		
Rate exchange from the converting of foreign		
Revaluation of financial assets		
Cash flow hedging	25,704	29,859
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		

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Interim report
Interim report on the financial position
31-Dec-25

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

(thousand AMD)

Name	Notes	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

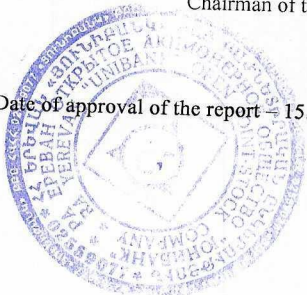
Chairman of the Executive Board
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Interim report
Interim report on cash flow analysis
31-Dec-25

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

		(thousand AMD)	
Name	Notes	Previous period 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>		(4,478,303)	(2,212,357)
Increase/decrease in operating assets		(20,657,903)	(15,158,779)
Including: Increase/decrease in credits/loans		(61,757,365)	(60,753,056)
Increase/decrease of share for commercial purposes		(58,372,466)	(59,000,337)
Increase/ decrease of receivable leasing		(29,703)	25,670
Increase/decrease of other operating assets		(1,609,169)	(1,598,485)
(Increase)/decrease of operating liabilities		(1,746,027)	(179,904)
Including: Increase/decrease of liabilities to customers		41,099,462	45,594,277
Increase/decrease of other operating liabilities		40,626,263	41,004,872
Net cash flows used in operating activities before income tax		473,199	4,589,405
Income tax paid		3,199,017	3,433,405
Net cash flows used in operating activities		(3,790,047)	(4,045,764)
Cash flows from investing activities		(591,030)	(612,359)
Increase/decrease of investments held up to repayment period		x	x
Increase/decrease of investments in the share capital of other persons		(504,658)	11,076,444
Increase/decrease of deposits placed in other banks		(221,514)	
Increase/decrease of statute investments the fixed assets and intangible assets		6,018,112	(7,821,212)
Purchase of fixed assets and intangible assets		(1,197,796)	(1,371,034)
Disposal of fixed assets and intangible assets		(1,901,945)	(1,712,796)
Net cash flow from other investment activity		439,638	138,812
Net cash flows used in investing activities		(1,346,518)	(2,603,246)
Cash flow from financing activities		1,285,319	(2,293,032)
Dividend paid		x	x
Increase/decrease in borrowings received from Central bank of RA		(4,615,976)	(8,356,034)
Increase/decrease in borrowings received from banks		(188,434)	(359,544)
Increase/decrease in other borrowings			5,720,398
Increase/decrease of securities issued by bank		(2,338,082)	
Investment to share capital		5,785,034	10,633,935
Increase/decrease payable leasing			5,400,000
Net cash flow from other financing activities		(1,294,721)	(317,837)
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

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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	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							
Other comprehensive income						8,227,910	8,227,910
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					-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			29,859
Income tax on components of other comprehensive income							0
Total comprehensive income for the year	-	-	-	-5,375	5180.76	-5180.76	-5,375
Increase in share capital				24,484	(23,601)	8,251,511	8,252,394
Appropriation to reserve							0
Dividends to shareholders			217,887			-217,887	0
Total transactions with owners	0	0	217,887	0	0	-4,615,976	-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
Other comprehensive income							0
Adjustment of reserve from disposal of fixed assets							
Net change in fair value of investment securities measured at fair value through other comprehensive income				25,703	-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
Income tax on components of other comprehensive income							0
Total comprehensive income for the year	0	0	0	-4,627	2120		-2,507
Increase in share capital	2,500,000	2,900,000		21,076	-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

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