

Interim report
On the financial result
30-Sep-25

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

(thousand AMD)

Name	Notes	Reporting period 01.07.25_30.09.25	Reporting period 01.01.25_30.09.25	Previous period 01.07.24_30.09.24	Previous period 01.01.24_30.09.24
Interest and similar income	3	8,426,573	25,641,843	7,525,802	21,531,023
Interest and similar expenses	3	(3,975,085)	(11,151,774)	(3,126,555)	(8,353,158)
Net interest and other income		4,451,488	14,490,069	4,399,247	13,177,865
Commision income	4	1,787,270	3,957,712	1,188,534	3,514,350
Commission expenses	4	(438,688)	(1,121,950)	(456,045)	(1,288,526)
Net commission income		1,348,582	2,835,762	732,489	2,225,824
Income from dividends					
Net trading income	5	1,490,159	4,585,873	1,709,951	4,549,631
Other Operational income	6	1,499,724	2,129,732	192,695	634,825
Operational income		8,789,953	24,041,436	7,034,382	20,588,145
Expenses related to loan loss provisioning	7	(57,787)	(971,684)	(169,361)	2,281,288
Total administrative expenses	8	(2,969,348)	(7,304,347)	(2,415,950)	(6,674,864)
Other Operational expenses	9	(1,785,018)	(5,997,471)	(1,968,777)	(5,390,376)
Net gain/loss from investments	10				
Gain (loss) before taxation		3,977,800	9,767,934	2,480,294	10,804,193
Profit tax expenses	11	(775,968)	(1,818,192)	(866,374)	(2,479,475)
Gain (loss) after taxation		3,201,832	7,949,742	1,613,920	8,324,718
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: 12.10.2025



Chairman of the Executive Board

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan

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

(thousand AMD)

Name	Reporting period 01.01.25_30.09.25	Previous period 01.01.24_30.09.24
Other aggregate financial result		
Rate exchange from the converting of foreign		
Revaluation of financial assets	(26,327)	(35,100)
Cash flow hedging		
Income from the revaluation on the non current assets	7,766	36,378
Income tax from other aggregate income	3,341	(230)
Other aggregate result after taxation	(15,220)	1,048
Aggregated financial result	7,934,522	8,325,766
Including:		
Share in the principal organization		
Non controlled share		

Chairman of the Executive Board

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Chief Accountant

Gohar Grigoryan

Date of approval of the report – 13.10.2025



Interim report
Interim report on the financial position
30-Sep-25

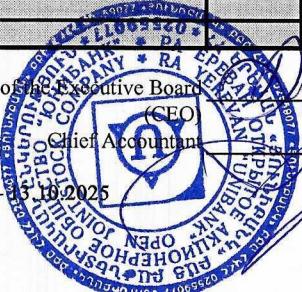
UNIBANK OJSC RA, Yerevan, Charents Street, Building 12, No 53, 1-5

(thousand AMD)

Name	Notes	At the end of Reporting period 30.09.2025	At the end of previous period 31.12.2024
Assets			
Cash and balances with CBA	15	54,190,491	51,966,052
Derivative financial assets	16		349
Amounts due from banks and other financial institutions	17	13,643,381	18,488,095
Financial assets measured at fair value through profit or loss			119,991
Investment securities	18	21,039,929	32,975,200
Investment securities pledged under repurchase agreements	18	6,396,791	3,466,932
Loans and borrowings to customers	19	240,687,715	203,540,544
Fixed assets	20	12,388,574	10,883,232
Intangible assets	21	4,159,434	3,750,700
Deferred tax assets		238,131	302,403
Prepayment on profit tax		1,066,542	
Repossessed assets	22	8,332,052	6,546,969
Other assets	23	5,815,813	4,586,401
Total assets		367,958,853	336,626,868
Liabilities			
Amounts due to the banks and other financial institutions	24	28,305,511	23,400,806
Amounts due to customers	25	265,577,710	247,442,099
Derivative financial liabilities		4,289	
Borrowing	26	3,169,535	2,482,883
Securities issued by Bank	27	15,736,955	15,085,027
Current tax liabilities		1,707,148	578,673
Deferred tax liabilities			
Other liabilities	28	5,163,245	3,400,100
Total liabilities		319,664,393	292,389,588
Equity			
Share capital	29	23,425,448	22,425,448
Emission income		14,179,227	11,279,227
Reserves:		2,742,109	2,345,935
General reserve		1,315,598	904,203
Re-assessment reserve		1,426,511	1,441,732
Retained gain (loss)		7,947,676	8,186,670
Other components of equity			
Equity attributable to owners of the parent			
Non-controlling interest			
Total equity		48,294,460	44,237,280
Total liabilities and equity		367,958,853	336,626,868

Chairman of the Executive Board

Mesrop Hakobyan



(CEO)

Chief Accountant

Gohar Grigoryan

Date of approval of the report – 13.10.2025

Interim report
Interim report on cash flow analysis
30-Sep-25

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

Name	Notes	Previous period 30.09.2024	Reporting period 30.09.2025	(thousand AMD)
Cash flow from operating activities		x	x	
Net cash flows before changes in operating assets and liabilities		16,058,056	16,034,955	
Interest receivable		19,022,718	23,723,772	
Interest payable		(7,868,115)	(11,696,405)	
Commission receivable		3,559,354	4,107,104	
Commission payable		(1,288,526)	(1,121,950)	
Profit/loss from financial assets for commercial purposes		2,048,751	1,672,653	
Profit/loss from foreign currency exchange		4,862,388	4,656,090	
Return of write off assets		6,160,429	3,919,767	
Paid salary and equalled to it other payments		(6,555,399)	(7,188,292)	
Other income receivable and other expenses payable from operating activities		(3,883,544)	(2,037,784)	
Cash flow from the changes in operating assets and liabilities		(20,328,169)	(20,244,876)	
Increase/decrease in operating assets		(46,337,704)	(43,161,284)	
Including: Increase/decrease in credits/loans		(44,767,164)	(42,131,070)	
Increase/decrease of share for commercial purposes		(2,439)	21,026	
Increase/ decrease of receivable leasing		(1,997,901)	(1,113,704)	
Increase/decrease of other operating assets		429,800	62,464	
(Increase)/decrease of operating liabilities		26,009,535	22,916,408	
Including: Increase/decrease of liabilities to customers		25,277,232	21,423,286	
Increase/decrease of other operating liabilities		732,303	1,493,122	
Net cash flows used in operating activities before income tax		(4,270,113)	(4,209,921)	
Income tax paid		(2,738,047)	(2,222,306)	
Net cash flows used in operating activities		(7,008,160)	(6,432,227)	
Cash flows from investing activities		x	x	
Increase/decrease of investments held up to repayment period		(1,998,772)	8,283,833	
Increase/decrease of investments in the share capital of other persons		(221,514)		
Increase/decrease of deposits placed in other banks		7,239,323	4,941,087	
Increase/decrease of statute investments the fixed assets and intangible assets		(1,103,645)	(1,103,381)	
Purchase of fixed assets and intangible assets		(844,669)	(2,862,584)	
Amortization of fixed assets and intangible assets		40,334	3,570,563	
Net cash flow from other investment activity		(422,069)	(1,829,419)	
Net cash flows used in investing activities		2,688,988	11,000,099	
Cash flow from financing activities		x	x	
Dividend paid		(4,099,976)	(7,777,340)	
Increase/decrease in loans received from Central bank of RA		(177,808)	(266,807)	
Increase/decrease in loans received from banks				
Increase/decrease in other loans				
Increase/decrease of securities issued by bank		4,561,324	651,928	
Investment to share capital			3,900,000	
Increase/decrease payable leasing		627,423	332,696	
Net cash flow from other financing activities				
Net cash flow from financing activities		910,963	(3,159,523)	
Exchange differences on cash and cash equivalents		(1,678,860)	816,090	
Net increase/decrease in cash and cash equivalents		(5,087,069)	2,224,439	
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	50,581,961	54,190,491	



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Interim report
Interim report on the changes in Private Equity

30-Sep-25

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

(thousand AMD)

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						8,324,718	8,324,718
<i>Other comprehensive income</i>							0
Adjustment of reserve from disposal of fixed assets					-35,100		-35100
Net change in fair value of investment securities measured at fair value through other comprehensive income				36,378			36,378
Net changes in the expected credit loss allowance for investment securities measured at fair value through other comprehensive income (FVOCI)							0
Income tax on components of other comprehensive income				-6,548	6318		-230
Total comprehensive income for the year	-	-	-	29,830	(28,782)	8,324,718	8,325,766
Increase in share capital							0
Appropriation to reserve			217,887			-217,887	0
Dividends to shareholders						-4,099,982	-4,099,982
Total transactions with owners	0	0	217,887	0	0	-4,317,869	-4,099,982
Balance at the 30 of September 2024	22,425,447	11,279,227	904,203	40,274	1,401,624	8,775,877	44,826,652

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	34,927	1,406,805	8,186,670	44,237,279
Profit for the year						7,949,742	7,949,742
<i>Other comprehensive income</i>							0
Adjustment of reserve from disposal of fixed assets					-26,327		-26327
Net change in fair value of investment securities measured at fair value through other comprehensive income				7,766			7,766
Net changes in the expected credit loss allowance for investment securities measured at fair value through other comprehensive income (FVOCI)							0
Income tax on components of other comprehensive income				-1,398	4739		3,341
Total comprehensive income for the year	0	0	0	6,368	-21,588	7,949,742	7,934,522
Increase in share capital	1,000,000	2,900,000					3,900,000
Appropriation to reserve			411,395			-411,395	0
Dividends to shareholders						-7,777,340	-7,777,340
Total transactions with owners	1,000,000	2,900,000	411,395	0	0	-8,188,735	-3,877,340
							0
Balance at the 30 of September 2025	23,425,447	* P44,179,227	1,315,598	41,295	1,385,217	7,947,677	48,294,461

Chairman of the Executive Board
(CEO)
Chief Accountant



Mesrop Hakobyan

Gohar Grigoryan