

Interim report
Interim report on the financial position
30/06/25

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

(thousand AMD)

Name	Notes	Reporting period 30.06.2025	Previous period 31.12.2024
Assets			
Cash and balances with CBA	15	65,175,455	51,966,052
Derivative financial assets	16		349
Amounts due from banks and other financial institutions	17	17,867,835	18,488,095
Financial assets measured at fair value through profit or loss			119,991
Investment securities	18	23,151,087	32,975,200
Investment securities pledged under repurchase agreements	18	1,229,272	3,466,932
Loans and borrowings to customers	19	223,858,198	203,540,544
Fixed assets	20	11,189,430	10,883,232
Intangible assets	21	3,529,495	3,750,700
Deferred tax assets		370,655	302,403
Prepayment on profit tax			
Repossessed assets	22	10,521,840	6,546,969
Other assets	23	7,068,605	4,586,401
Total assets		363,961,872	336,626,868
Liabilities			
Amounts due to the banks and other financial institutions	24	31,372,223	23,400,806
Amounts due to customers	25	256,532,427	247,442,099
Derivative financial liabilities		8,452	
Borrowing	26	2,046,511	2,482,883
Securities issued by Bank	27	15,787,439	15,085,027
Current tax liabilities		1,110,475	578,673
Deferred tax liabilities			
Provisions for liabilities	30		
Other liabilities	28	4,239,024	3,400,100
Total liabilities		311,096,551	292,389,588
Equity			
Share capital	29	23,425,447	22,425,448
Emission income		14,179,228	11,279,227
Reserves:		2,326,067	2,345,935
General reserve		904,202	904,203
Re-assessment reserve		1,421,865	1,441,732
Retained gain (loss)		12,934,579	8,186,670
Other components of equity			
Equity attributable to owners of the parent			
Non-controlling interest			
Total equity		52,865,321	44,237,280
Total liabilities and equity		363,961,872	336,626,868

Chairman of the Executive Board
(CEO)

Mesrop Hakobyan

Chief Accountant

Gohar Grigoryan

Date of approval of the report – 14.07.2025



Interim report

Interim report on the comprehensive financial result

30/06/25

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

(thousand AMD)

Name	Reporting period 01.01.25_30.06.25	Previous period 01.01.24_30.06.24
Other aggregate financial result		
Rate exchange from the converting of foreign		
Revaluation of financial assets	2,099	42,772
Cash flow hedging		
Income from the revaluation on the non current assets	(26,327)	(35,100)
Income tax from other aggregate income	4,361	(1,381)
Other aggregate result after taxation	(19,867)	6,291
Aggregated financial result	4,728,043	6,717,089
Including:		
Share in the principal organization		
Non controlled share		

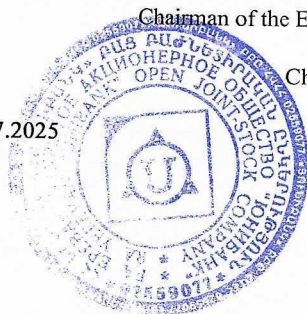
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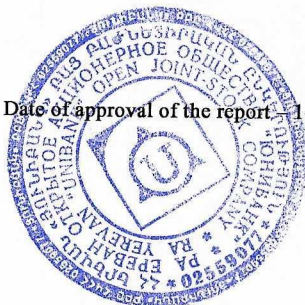
Interim report
Interim report on cash flow analysis

30/06/25

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

(thousand AMD)

Name	Notes	Previous period 30.06.2024	Reporting period 30.06.2025
Cash flow from operating activities		x	x
<i>Net cash flows before changes in operating assets and liabilities</i>		12,322,726	10,615,008
Interest receivable		12,526,702	15,816,431
Interest payable		(4,847,347)	(7,106,125)
Commission receivable		2,341,443	2,415,118
Commission payable		(832,481)	(683,262)
Profit/loss from financial assets for commercial purposes		1,190,886	1,193,134
Profit/loss from foreign currency exchange		3,091,281	3,132,019
Return of write off assets		5,111,042	2,338,289
Paid salary and equalled to it other payments		(3,806,525)	(4,290,386)
Other income receivable and other expenses payable from operating		(2,452,275)	(2,200,210)
<i>Cash flow from the changes in operating assets and liabilities</i>		(3,213,405)	(13,999,449)
Increase/decrease in operating assets		(28,565,899)	(26,284,696)
Including: Increase/decrease in credits/loans			
		(28,047,860)	(24,239,347)
Increase/decrease of share for commercial purposes			
		(34,934)	(1,376,115)
Increase/ decrease of receivable leasing		(830,684)	(788,739)
Increase/decrease of other operating assets		347,579	119,505
(Increase)/decrease of operating liabilities		25,352,494	12,285,247
Including: Increase/decrease of liabilities to customers		24,104,962	12,058,503
Increase/decrease of other operating liabilities		1,247,532	226,744
Net cash flows used in operating activities before income tax		9,109,321	(3,384,441)
Income tax paid		(2,445,500)	(1,464,306)
Net cash flows used in operating activities		6,663,821	(4,848,747)
Cash flows from investing activities		x	x
Increase/decrease of investments held up to repayment period		2,922,860	12,868,837
Increase/decrease of investments in the share capital of other persons		(204,357)	
Increase/decrease of deposits placed in other banks		4,003,470	858,762
Increase/decrease of statute investments the fixed assets and intangible assets			
		(830,015)	(226,081)
Purchase of fixed assets and intangible assets		(519,896)	(361,777)
Amortization of fixed assets and intangible assets		62,865	
Net cash flow from other investment activity		(14,335)	(1,800,988)
Net cash flows used in investing activities		5,420,592	11,338,753
Cash flow from financing activities		x	x
Dividend paid		(4,099,977)	
Increase/decrease in loans received from Central bank of RA		(101,135)	(195,164)
Increase/decrease in loans received from banks			
Increase/decrease in other loans			
Increase/decrease of securities issued by bank		574,653	702,412
Investment to share capital			3,900,000
Increase/decrease payable leasing		624,139	1,064,272
Net cash flow from other financing activities			
Net cash flow from financing activities		(3,002,320)	5,471,520
Exchange differences on cash and cash equivalents		(2,066,044)	1,247,877
Net increase/decrease in cash and cash equivalents		7,016,049	13,209,403
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	62,685,079	65,175,455



Date of approval of the report: 14.07.2025

Chairman of the Executive Board
(CEO) Mesrop Hakobyan

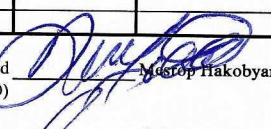
Chief Accountant Gohar Grigoryan

Interim report
On the financial result
30-Jun-25

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

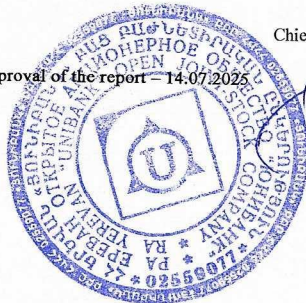
(thousand AMD)

Name	Notes	Reporting period 01.04.25_30.06.25	Reporting period 01.01.25_30.06.25	Previous period 01.04.24_30.06.24	Previous period 01.01.24_30.06.24
Interest and similar income	3	8,928,622	17,215,270	7,121,277	14,005,221
Interest and similar expenses	3	(3,620,937)	(7,176,689)	(2,734,639)	(5,226,603)
Net interest and other income		5,307,685	10,038,581	4,386,638	8,778,618
Commission income	4	912,298	2,170,442	1,277,425	2,325,816
Commission expenses	4	(350,443)	(683,262)	(339,647)	(832,481)
Net commission income		561,855	1,487,180	937,778	1,493,335
Income from dividends					
Net trading income	5	1,459,517	3,095,714	1,565,367	2,839,680
Other Operational income	6	428,131	630,008	157,035	442,130
Operational income		7,757,188	15,251,483	7,046,818	13,553,763
Expenses related to loan loss provisioning	7	(951,808)	(913,897)	1,131,442	2,450,649
Total administrative expenses	8	(2,114,547)	(4,334,999)	(2,209,354)	(4,258,914)
Other Operational expenses	9	(2,139,097)	(4,212,453)	(1,910,064)	(3,421,599)
Net gain/loss from investments	10				
Gain (loss) before taxation		2,551,736	5,790,134	4,058,842	8,323,899
Profit tax expenses	11	(465,475)	(1,042,224)	(803,803)	(1,613,101)
Gain (loss) after taxation		2,086,261	4,747,910	3,255,039	6,710,798
Basic earnings per share	12				
Diluted earnings per share	12				
Net profit for the period					
Including:					
Equity holders of the parent					
Non-controlling interest					

Chairman of the Executive Board
(CEO)  Mesrop Hakobyan

Chief Accountant  Gohar Grigoryan

Date of approval of the report – 14.07.2025



Interim report
Interim report on the changes in Private Equity

30/06/25

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						6,710,795	6,710,795
Other comprehensive income							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				42,772			42,772
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				-7,699	6318		-1,381
Total comprehensive income for the year	-	-	-	35,073	(28,782)	6,710,795	6,717,086
Increase in share capital							0
Appropriation to reserve			217,887			-217,887	0
Dividends to shareholders						-4,099,977	-4,099,977
Total transactions with owners	0	0	217,887	0	0	-4,317,864	-4,099,977
Balance at the 30 of June 2024	22,425,447	11,279,227	904,203	45,517	1,401,624	7,161,959	43,217,977.04

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						4,747,910	4,747,910
Other comprehensive income							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				2,099			2,099
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				-378	4739		4,361
Total comprehensive income for the year	0	0	0	1,721	-21,588	4,747,910	4,728,043
Increase in share capital	1,000,000	2,900,000					3,900,000
Appropriation to reserve							0
Dividends to shareholders							0
Total transactions with owners	1,000,000	2,900,000	0	0	0	0	3,900,000
							0
Balance at the 30 of June 2025	23,425,447	14,179,227	904,203	36,648	1,385,217	12,934,580	52,865,322

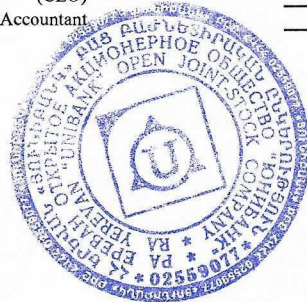
Chairman of the Executive Board
(CEO)

Chief Accountant

Mesrop Hakobyan

Gohar Grigoryan

Date of approval of the report – 14.07.2025



(Handwritten signatures of Mesrop Hakobyan and Gohar Grigoryan)