



CBond Conference

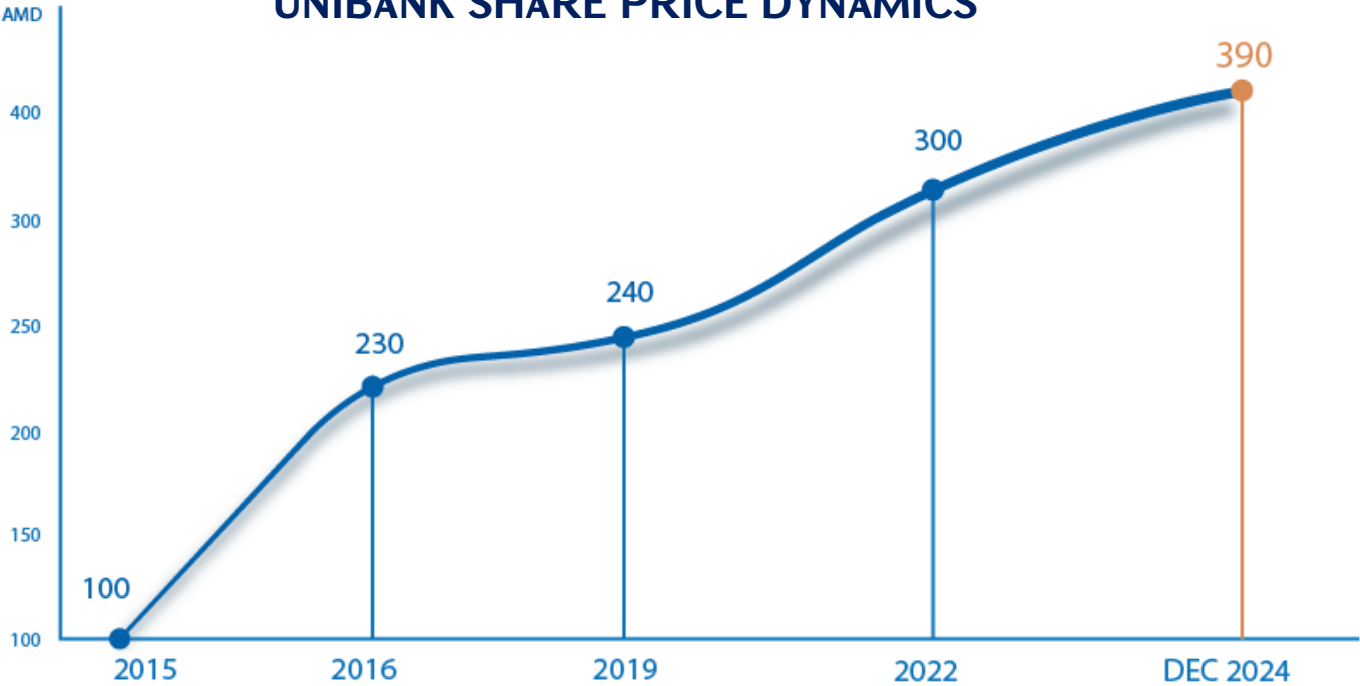
Ararat Ghukasyan
First Deputy Chairman
Management Board Unibank OJSC

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UNIBANK. MARKET POSITION

~25 years progressive growth (Retail & SME business, Investment services)	Bank Number One in Armenia by number of consumer loans	Best Private Bank in the CIS Countries at the WEALTH Navigator Awards 2024!	Partnerships with IFC, FMO, EIB, ADB, etc
Visa & Mastercard Principal Member	Network: + 52 branches + 400 sales points +1320 retail partners	Operational strength: + 350.000 clients + 136.000 Mobile Banking users + 920 employees	Moody's rating -B2 outlook - Positive

UNIBANK SHARE PRICE DYNAMICS



Market Cap.	\$ 250 mln
High-yield dividend stocks	~10% (2023)
Dividend Payout Policy	at least 25% of Bank's profit
Floating stocks	16.4%
Minority shareholders	225

UNIBANK. DEVELOPMENT & ACHIEVEMENTS 2024

- First ever in Armenia \$10 mln
- subordinated bond successful placement at AMX (Bank's total bond portfolio ~ \$ 80 mln)
- High yield dividend payments to Bank's shareholders
- Total amount - AMD 4.1 billion
- Dividend yield ~ 10%
- Dividend payout ratio - 70% of Bank's net profit
- Regular member of the Banking Association for Central and Eastern Europe (BACEE)
- Regular Member of Association of Lessors of Armenia
- Cooperation with Agents for Impact to improve ESG performance
- Two AMX awards 2024:
 - Best Equity Issuer on the Exchange
 - Best in Secondary Equity Market



- Prestigious certification audit on compliance with PCI DSS v4.0.1 international standards requirements.
- UNIBusiness Mobile application designed for legal entities and private entrepreneurs



Launching UBPAY - the only National payment system for banks and remittance businesses in Armenia & across the world.



Unibank Invest Mobile trading platform

Brokerage processing services via UnibankInvest trading platform to invest in global capital markets

Olympic Games Sponsorship Excellence Award at the Visa Cashless Forum 2024!

Mastercard award in recognition of significant enhancements in payment solutions!



UNIBANK. FINANCIAL HIGHLIGHTS 2024 (YOY)

\$860 mln
Total Assets

Change +17.58%
Market +19.24%

\$530 mln
Loan Portfolio

Change +36.69%
Market+25.46%

23%
ROE

Change +11.5%
Market+5%

Operational growth (YoY)
Customers + 5.5%
Mobile Banking users + 32%
Card transactions + 25%

\$740 mln
Liabilities

Change +18.2%
Market+17.45%

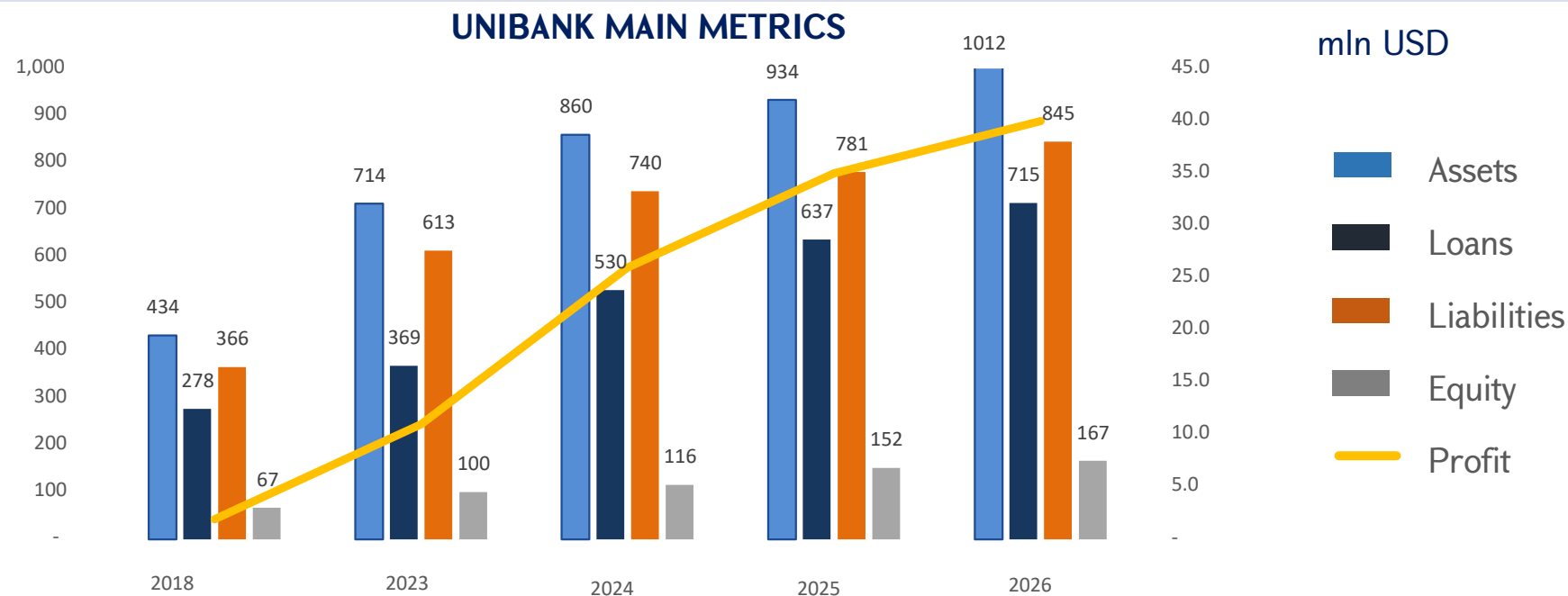
\$26 mln
Net Profit

Change +128.35%
Market+61.25%

3.3%
ROA

Change +1.8%
Market+0.9%

Loan book growth (YoY)
Mortgage lending + 90%
SME lending + 35%
Consumer lending +12%



Unibank: Share emissions

Year	Placement Value per share	Total volume	Share Type
2015	230 AMD	3,335,000,000AMD	Ordinary shares
04/2016	230 AMD	5,222,000,000 AMD	Ordinary shares
05/2016	230 AMD	2,800,000,000 AMD	Ordinary shares
11/2016	230 AMD	3,306,500,000 AMD	Ordinary shares
2021	230 AMD	1,099,000,030 AMD	Preferred shares
2023	300 AMD	2,510,384,100 AMD	Ordinary shares

Tranche in circulation

Stock type	ordinary stocks
Total offering volume	AMD 3.9 bln (USD 10 mln)
Stock price	AMD 390 (USD 1.01)
Min. purchase	2600 stocks
Market maker	Armbrok OJSC
Placement, Listing	Armenia Securities Exchange

Shareholders' benefits

- Listed on AMX stocks dividends & capital gain are tax-exempt
- High-yield dividend payouts
- Portfolio diversification
- Long-term relationship with Armenian Retail banking leader

Unibank: Subordinated Bonds Key Terms

ISIN code	AMUNIBB2SER4
Total volume	\$10,000,000
Nominal Value per Bond	\$100
Circulation term	84 months
Coupon rate, %	6.25%
Coupon payment frequency	Quarterly
Placement Type	Unsecured
Placement period	19.11.2024 - 24.02.2025
<ul style="list-style-type: none">- High yield (average rate of deposits in USD for up to 12 months in RA – 4-5%)- Interest income from listed bonds in the Republic of Armenia is exempt from income tax and non-resident profit tax- Listed, liquid bonds can be bought or sold anytime on the Armenia securities exchange- In case of selling bonds prior to maturity, the investor receives the accumulated interest- Investment diversification- Long-term relationship with Unibank - Armenian Retail banking leader	

Unibank: Bonds in circulation

Ticker	List	Cur.	Issue Volume	Maturity	Coupon	YTM	Coupon payments
UNIBBL	Bbond	AMD	1bln	05.09.2026	11.00%	9.71%	Quarterly
UNIBBM	Bbond	USD	5 mln	05.09.2026	5.00%	4.96%	Quarterly
UNIBBN	Bbond	AMD	1bln	02.10.2026	10.75%	9.35%	Quarterly
UNIBBO	Bbond	AMD	2bln	01.02.2027	11.00%	9.80%	Quarterly
UNIBBP	Bbond	USD	5 mln	01.02.2027	5.00%	5.67%	Quarterly
UNIBBQ	Bbond	USD	5 mln	09.07.2027	5.00%	5.00%	Quarterly
UNIBBR	Bbond	AMD	2 bln	09.07.2027	9,75%	9.29%	Quarterly

- Bonds in circulation: 15 mln USD & 6 bln AMD
- Paid to bondholders: 40 mln USD & 4.5 bln AMD

UNIBANK INVEST brokerage services

Unibank OJSC offers brokerage services for individuals and legal entities.

Investment tools offered:

Stocks, Government and corporate bonds, ETF

Currency pairs of 70 countries

With Unibank Invest, clients gain access to trading securities and other financial instruments on more than 40 international exchanges, including:

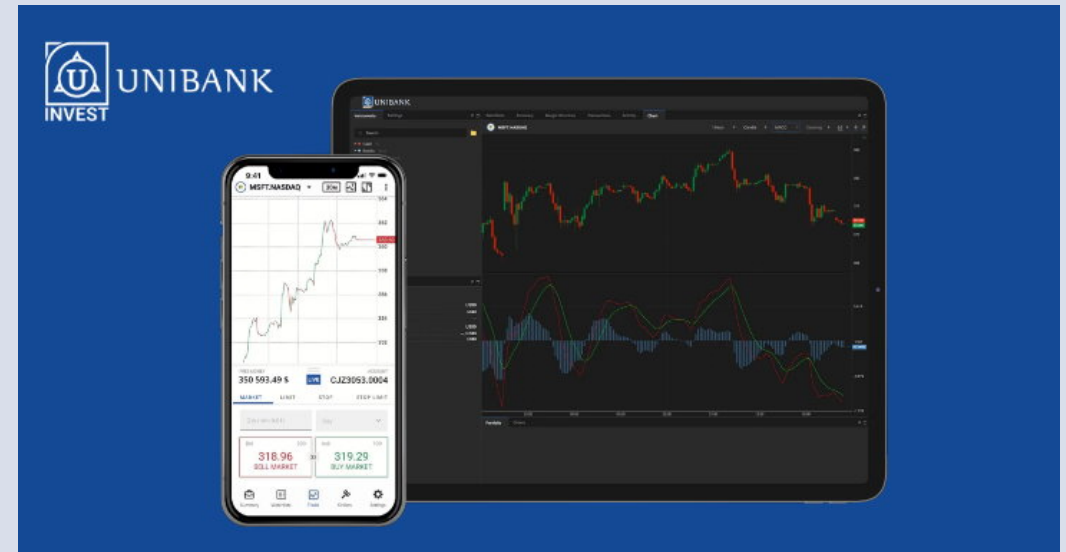
NASDAQ, New York Stock Exchange (NYSE), Toronto Stock Exchange (TSE), London Stock Exchange (LSE), Xetra Stock Exchange (XETRA), Swiss Exchange (SIX), EURONEXT Tokyo Stock Exchange (TSE), Hong Kong Exchange (HKEX)

The main benefit - ability to build balanced portfolios, diversified across countries and industries

"Investment Advisor" service - professional guidance on asset selection, portfolio construction, and investment strategy

The average monthly turnover reached 25 mln USD

The clients may open free brokerage accounts in the bank and make transactions with securities via the Unibank Invest mobile app or the WEB-terminal.





Contact Information

Investor relations

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