Interim consolidated financial statements

Compliance with the mandatory ratios set by the central bank of the RA
01/06/26-30/06/26

Ratios	The value of ratios calculated for Bank	The allowed value of ratios determined by CBA of RA	The number of breaches for according interim
1	*2*	*4*	*5*
Share capital	89,775,000	1,000,000	No Breach
Total capital	203,998,267	30,000,000	No Breach
Tier 1 core capital/ Risk weighted assets	19.92%	6.2%	No Breach
Tier 1 capital/ Risk weighted assets	19.92%	8.3%	No Breach
Total capital/ Risk weighted assets	21.86%	11%	No Breach
Liquidity Coverage Ratio (All currencies)	278.18%	100%	No Breach
Liquidity Coverage Ratio (AMD)	210.25%	100%	No Breach
Liquidity Coverage Ratio (Significant currencies from first group)	654.04%	100%	No Breach
Liquidity Coverage Ratio (Significant currencies from first and second groups)	654.04%		No Breach
Net Stable Funding Ratio (All currencies)	130.20%	100%	No Breach
Net Stable Funding Ratio (AMD)	121.03%	100%	No Breach
Net Stable Funding Ratio (Significant currencies from first group)	167.80%	100%	No Breach
Net Stable Funding Ratio (Significant currencies from first and second group)	167.80%		No Breach
Exposure to the biggest borrower /Total capital	6.29%	20%	No Breach
Exposure to the biggest borrowers /Total capital	30.33%	500%	No Breach
Exposure to the biggest borrower related with bank /Total capital	3.08%	5%	No Breach
Exposure to the biggest borrowers related with bank /Total capital	7.07%	20%	No Breach
Maximum deviation of loan to value ratio (AMD)	4.63%	10%	No Breach
Maximum deviation of loan to value ratio (Foreign currency)		5%	No Breach
Compulsory store in AMD, Compulsory store in USD, EUR		4% 15%	No Breach
Currency position/Total capital	0.58%	10%	No Breach
By separate currency each currency position /Total capital			
USD	0.44%	7%	No Breach
EUR	0.01%	7%	
RUB			
Other	x	x	

The number of employees as of 30/06/26 is 1,925

Chief Executive Officer **Hakob Andreasyan**

Chief Accountant **Armen Hakobyan**

Signed and authorized for release on behalf of the Management of the Bank at 15/07/2026