Interim consolidated financial statements

Compliance with the mandatory ratios set by the central bank of the RA
01/09/26-30/09/26

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	210,378,514	30,000,000	No Breach
Tier 1 core capital/ Risk weighted assets	21.63%	6.2%	No Breach
Tier 1 capital/ Risk weighted assets	21.63%	8.3%	No Breach
Total capital/ Risk weighted assets	23.60%	11%	No Breach
Liquidity Coverage Ratio (All currencies)	364.02%	100%	No Breach
Liquidity Coverage Ratio (AMD)	323.41%	100%	No Breach
Liquidity Coverage Ratio (Significant currencies from first group)	548.75%	100%	No Breach
Liquidity Coverage Ratio (Significant currencies from first and second groups)	548.75%		No Breach
Net Stable Funding Ratio (All currencies)	132.78%	100%	No Breach
Net Stable Funding Ratio (AMD)	126.12%		No Breach
Net Stable Funding Ratio (Significant currencies from first group)	159.43%	100%	No Breach
Net Stable Funding Ratio (Significant currencies from first and second group)	159.43%		No Breach
Exposure to the biggest borrower /Total capital	5.91%	20%	No Breach
Exposure to the biggest borrowers /Total capital	28.87%	500%	No Breach
Exposure to the biggest borrower related with bank /Total capital	2.68%	5%	No Breach
Exposure to the biggest borrowers related with bank /Total capital	6.67%	20%	No Breach
Maximum deviation of loan to value ratio (AMD)	8.65%	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	0.43%	10%	No Breach
By separate currency each currency position /Total capital			
USD		7%	No Breach
EUR	0.37%	7%	
RUB			
Other	x	x	

The number of employees as of 30/09/26 is 1,949.

Chief Executive Officer **Hakob Andreasyan**

Chief Accountant **Armen Hakobyan**

Signed and authorized for release on behalf of the Management of the Bank at 15/10/2026