Interim consolidated financial statements

Compliance with the mandatory ratios set by the central bank of the RA
01/01/26-31/03/26

Ratios	The value of ratios calculated for Bank	The value of ratios calculated for Consolidated Reports Of Bank	The allowed value of ratios determined by CBA of RA	The number of breaches for according interim
1	*2*	*3*	*4*	*5*
Share capital	89,775,000	89,775,000	1,000,000	No Breach
Total capital	170,520,215	201,621,380	30,000,000	No Breach
Tier 1 core capital/ Risk weighted assets	17.81%	19.36%	6.2%	No Breach
Tier 1 capital/ Risk weighted assets	17.81%	19.36%	8.3%	No Breach
Total capital/ Risk weighted assets	20.02%	22.00%	11%	No Breach
High liquid assets/ Total assets	28.08%	27.14%	15%	No Breach
High liquid assets / Demand liabilities	126.48%	122.67%	60%	No Breach
Liquidity Coverage Ratio (All currencies)	358.00%	358.00%	100%	No Breach
Liquidity Coverage Ratio (Significant currencies from first group)	743.81%	743.81%	100%	No Breach
Liquidity Coverage Ratio (Significant currencies from second group)	-	-	100%	No Breach
Net Stable Funding Ratio (All currencies)	122.06%	122.06%	100%	No Breach
Net Stable Funding Ratio (Significant currencies from first group)	173.89%	173.89%	100%	No Breach
Net Stable Funding Ratio (Significant currencies from second group)	-	-		No Breach
Maximum deviation of loan to value ratio (AMD)	0.92%	0.92%	10%	No Breach
Maximum deviation of loan to value ratio (Foreign currency)	-	-	5%	No Breach
Exposure to the biggest borrower /Total capital	6.50%	5.50%	20%	No Breach
Exposure to the biggest borrowers /Total capital	26.09%	22.06%	500%	No Breach
Exposure to the biggest borrower related with bank /Total capital	3.20%	2.71%	5%	No Breach
Exposure to the biggest borrowers related with bank /Total capital	7.23%	6.11%	20%	No Breach
Compulsory store in AMD, Compulsory store in USD, EUR			2% 18%	No Breach
Currency position/Total capital	0.15%	0.13%	10%	No Breach
By separate currency each currency position /Total capital				
USD			7%	No Breach
EUR			7%	
RUB				
Other	x	x	x	

The number of employees as of 31/03/26 is 1,915.

Signed and authorized for release on behalf of the Management of the Bank at 15/04/2026

Chief Executive Officer Hakob Andreasyan

Chief Accountant Armen Hakobyan