

INTERIM REPORT
On comprehensive financial results
June 30, 2026

«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan. 0010, Republic of Armenia

(name and address of the bank)

(thousand drams)

Subject	Notes	01.04.26 30.06.26	01.01.26 30.06.26	01.04.25 30.06.25	01.01.25 30.06.25
Interest and similar income	3	11,182,944	22,530,601	11,442,755	22,690,795
Interest and similar expenses	3	(6,611,379)	(13,375,678)	(6,957,022)	(13,765,530)
Net interest income		4,571,565	9,154,923	4,485,733	8,925,265
Commission and other income	4	402,802	755,607	382,784	712,431
Commission and other expenses	4	(150,449)	(285,456)	(120,703)	(212,403)
Net commissions and other income earned		252,353	470,151	262,081	500,028
Income from dividends					
Net profit/(loss) from commercial activities	5	645,056	1,049,207	366,677	671,746
Other operational income	6	127,247	279,115	333,832	624,863
Operational income		5,596,221	10,953,396	5,448,323	10,721,902
Net provisions for asset loss	7	(2,082,094)	(2,834,385)	(3,258,610)	(5,082,429)
Total administrative expenses	8	(1,056,918)	(2,117,102)	(672,083)	(1,377,376)
Other operational expenses	9	(106,181)	(215,261)	(102,160)	(207,497)
Net profit/(loss) from investments in units under supervision	10				
Profit/loss before taxation		2,351,028	5,786,648	1,415,470	4,054,600
Profit tax expenses (compensation)	11	(400,000)	(1,000,000)	(240,000)	(700,000)
Profit/loss after taxation		1,951,028	4,786,648	1,175,470	3,354,600
Gains from noncurrent assets revaluation		1,460,839	1,123,262	(1,225,771)	(59,907)
Profit tax on other comprehensive income		(262,951)	(202,187)	220,638	10,783
Other comprehensive financial result after taxation		1,197,888	921,075	(1,005,133)	(49,124)
Comprehensive financial result		3,148,916	5,707,723	170,337	3,305,476

Report approval date 15.07.2026

Management Board Chairman
(Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan