

INTERIM REPORT

On financial position

September 30, 2025

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

(name and address of the bank)

(thousand drams)

	Subject	Notes	30.09.25	31.12.24 (audited)
	Assets			
	Cash and other accounts with CBA	13	31,493,241	27,139,747
	Derivative financial assets	14	15,708	35,781
	Receivables from banks and other financial organizations	15	17,448,376	13,962,886
	Loans and advances to customers	16	215,456,742	204,925,841
	Financial assets measured at fair value through other comprehensive income	17	39,478,700	45,325,803
	Financial assets measured at amortized cost	17	72,320,143	70,722,793
	Investment securities collateralized by repurchase agreements	18	76,754,844	90,151,363
	Non-current assets held for sale	19	2,096,188	1,750,995
	Fixed assets and intangible assets	20	1,373,010	2,042,534
	Income tax advance		179,637	
	Assets on deferred tax	12	(1,540,397)	643,713
	Other assets	22	6,869,135	11,322,484
	Total Assets		461,945,327	468,023,940
	Liabilities			
	Payables to banks	23	72,888,680	84,664,361
	Derivative financial liabilities	14	61,075	80,370
	Amounts due to customers	24	169,393,567	173,610,357
	Securities issued by the Bank	25	65,442,489	69,773,790
	Other borrowed funds	26	39,251,799	29,629,001
	Current income tax liability		57,746	1,098,856
	Liabilities on deferred tax	12	249,775	
	Other liabilities	28	3,644,383	3,898,796
	Subordinated debt	29	30,135,918	30,148,534
	Total liabilities		381,125,432	392,904,065
	Capital			
	Statutory capital	30	10,000,200	10,000,200
	Emission income		6,205,548	6,205,548
	Reserves		44,032,638	37,393,923
	Main reserve		45,000,000	40,000,000
	Revaluation reserve		(967,362)	(2,606,077)
	Retained profit (loss)		20,581,509	21,520,204
	Total capital		80,819,895	75,119,875
	Total capital and liabilities		461,945,327	468,023,940

Report approval date 15.10.2025

Management Board Chairman
(Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan