

**INTERIM REPORT
On Changes in Equity**

September 30, 2025

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

(name and address of the bank)

(thousand AMD)

Name of equity elements	Statutory	Emission income/loss	General Reserve	Financial assets measured at fair value through other comprehensive income	Gains from noncurrent assets revaluation	Retained Profit/Loss	Total capital
	Statutory Capital						
Articles	1	4	5	7	9	10	14
Previous Reporting Period (table 1)							
<i>Balance at the beginning of financial year as at 01 January, 2024</i>	10,000,200	6,205,548	40,000,000	(10,414,429)	1,558,768	11,705,333	59,055,420
General result of Accounting Policy changes and correction of essential mistakes					(424,065)	(2,622,068)	(3,046,133)
Recalculated balance	10,000,200	6,205,548	40,000,000	(10,414,429)	1,134,703	9,083,265	56,009,287
Securities (stocks, shares) transactions with the shareholders (owners) with stocks (shares)							
Investments in statutory capital and other increase in statutory capital							
Decrease in statutory capital including repurchased shares							
Comprehensive income				7,290,554		8,243,780	15,534,334
Dividends							
Other increase/decrease of equity elements							
Increase/decrease of derivatives classified as equity							
Inner changes							
Provisions to general reserve							
<i>Balance at the end of previous period as at 30 September, 2024</i>	10,000,200	6,205,548	40,000,000	(3,123,875)	1,134,703	17,327,045	71,543,621
Reporting Period (table 2)							
<i>Balance at the beginning of financial year as at 01 January, 2025</i>	10,000,200	6,205,548	40,000,000	(4,164,844)	1,558,768	21,520,203	75,119,875
General result of Accounting Policy changes and correction of essential mistakes				(42,819)	(424,065)	(2,112,138)	(2,579,022)
Recalculated balance	10,000,200	6,205,548	40,000,000	(4,207,663)	1,134,703	19,408,065	72,540,853
Securities (stocks, shares) transactions with the shareholders (owners) with stocks (shares)							
Investments in statutory capital and other increase in statutory capital							
Decrease in statutory capital including repurchased shares							
Comprehensive income				2,105,598		6,173,444	8,279,042
Inner changes			5,000,000			(5,000,000)	
Provisions to general reserve			5,000,000			(5,000,000)	
<i>Balance at the end of previous period as at 30 September, 2025</i>	10,000,200	6,205,548	45,000,000	(2,102,065)	1,134,703	20,581,509	80,819,895

Report approval date 15.10.2025

Management Board Chairman
(Executive Director)
CFO - Chief Accountant

G. Machanyan
S. Baghdasaryan