

INTERIM REPORT
On comprehensive financial results
September 30, 2025

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

(name and address of the bank)

(thousand drams)

Subject	Notes	01.07.25 30.09.25	01.01.25 30.09.25	01.07.24 30.09.24	01.01.24 30.09.24
Interest and similar income	3	11,522,626	34,213,421	11,038,926	32,268,868
Interest and similar expenses	3	(7,088,696)	(20,854,226)	(7,106,364)	(21,413,561)
Net interest income		4,433,930	13,359,195	3,932,562	10,855,307
Commission and other income	4	362,933	1,075,364	290,657	858,562
Commission and other expenses	4	(126,972)	(339,375)	(81,751)	(239,359)
Net commissions and other income earned		235,961	735,989	208,906	619,203
Income from dividends					
Net profit/(loss) from commercial activities	5	361,369	1,033,115	495,069	1,185,256
Other operational income	6	170,005	794,868	190,637	452,327
Operational income		5,201,265	15,923,167	4,827,174	13,112,093
Net provisions for asset loss	7	(852,980)	(5,935,409)	(1,048,657)	(735,982)
Total administrative expenses	8	(771,032)	(2,148,408)	(748,488)	(2,042,464)
Other operational expenses	9	(108,409)	(315,906)	(121,351)	(289,867)
Net profit/(loss) from investments in units under supervision	10				
Profit/loss before taxation		3,468,844	7,523,444	2,908,678	10,043,780
Profit tax expenses (compensation)	11	(650,000)	(1,350,000)	(530,000)	(1,800,000)
Profit/loss after taxation		2,818,844	6,173,444	2,378,678	8,243,780
Gains from noncurrent assets revaluation		2,627,710	2,567,803	12,321	8,890,920
Profit tax on other comprehensive income		(472,988)	(462,205)	(2,218)	(1,600,366)
Other comprehensive financial result after taxation		2,154,722	2,105,598	10,103	7,290,554
Comprehensive financial result		4,973,566	8,279,042	2,388,781	15,534,334

Report approval date 15.10.2025

Management Board Chairman
(Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan