

# INTERIM REPORT

## On financial position

June 30, 2025

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

(name and address of the bank)

(thousand drams)

	Subject	Notes	30.06.25	31.12.24 (audited)
	<b>Assets</b>			
	Cash and other accounts with CBA	13	31,601,213	27,139,747
	Derivative financial assets	14	5,982	35,781
	Receivables from banks and other financial organizations	15	22,535,728	13,962,886
	Loans and advances to customers	16	211,766,337	204,925,841
	Financial assets measured at fair value through other comprehensive income	17	39,351,624	45,325,803
	Financial assets measured at amortized cost	17	65,829,282	70,722,793
	Investment securities collateralized by repurchase agreements	18	89,379,683	90,151,363
	Non-current assets held for sale	19	1,829,565	1,750,995
	Fixed assets and intangible assets	20	1,413,587	2,042,534
	Income tax advance		549,637	
	Assets on deferred tax	12	(1,680,064)	643,713
	Other assets	22	7,353,813	11,322,484
	<b>Total Assets</b>		<b>469,936,387</b>	<b>468,023,940</b>
	<b>Liabilities</b>			
	Payables to banks	23	87,780,126	84,664,361
	Derivative financial liabilities	14	61,148	80,370
	Amounts due to customers	24	170,544,417	173,610,357
	Securities issued by the Bank	25	62,864,177	69,773,790
	Other borrowed funds	26	39,052,770	29,629,001
	Current income tax liability		280,483	1,098,856
	Liabilities on deferred tax	12	249,775	
	Other liabilities	28	3,118,669	3,898,796
	Subordinated debt	29	30,138,493	30,148,534
	<b>Total liabilities</b>		<b>394,090,058</b>	<b>392,904,065</b>
	<b>Capital</b>			
	Statutory capital	30	10,000,200	10,000,200
	Emission income		6,205,548	6,205,548
	Reserves		41,877,916	37,393,923
	Main reserve		45,000,000	40,000,000
	Revaluation reserve		(3,122,084)	(2,606,077)
	Retained profit (loss)		17,762,665	21,520,204
	<b>Total capital</b>		<b>75,846,329</b>	<b>75,119,875</b>
	<b>Total capital and liabilities</b>		<b>469,936,387</b>	<b>468,023,940</b>

Report approval date 15.07.2025

Management Board Chairman  
(Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan