

INTERIM REPORT
On financial position
December 31, 2025
«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan. 0010, Republic of Armenia
(name and address of the bank)

(thousand drams)

	Subject	Notes	31.12.25	31.12.24 (audited)
	Assets			
	Cash and other accounts with CBA	13	31,993,109	27,139,747
	Derivative financial assets	14	6,983	35,781
	Receivables from banks and other financial organizations	15	17,718,444	13,962,886
	Loans and advances to customers	16	221,280,223	204,925,841
	Financial assets measured at fair value through other comprehensive income	17	54,753,457	45,325,803
	Financial assets measured at amortized cost	17	72,465,590	70,722,793
	Investment securities collateralized by repurchase agreements	18	63,460,874	90,151,363
	Non-current assets held for sale	19	2,097,198	1,750,995
	Fixed assets and intangible assets	20	1,363,413	2,042,534
	Income tax advance			
	Assets on deferred tax	12	(600,159)	643,713
	Other assets	22	9,927,064	11,322,484
	Total Assets		474,466,196	468,023,940
	Liabilities			
	Payables to banks	23	64,448,339	84,664,361
	Derivative financial liabilities	14	138,924	80,370
	Amounts due to customers	24	181,820,489	173,610,357
	Securities issued by the Bank	25	65,290,747	69,773,790
	Other borrowed funds	26	37,979,773	29,629,001
	Current income tax liability		400,965	1,098,856
	Liabilities on deferred tax	12	249,775	
	Other liabilities	28	3,589,296	3,898,796
	Subordinated debt	29	30,145,959	30,148,534
	Total liabilities		384,064,267	392,904,065
	Capital			
	Statutory capital	30	10,000,200	10,000,200
	Emission income		6,205,548	6,205,548
	Reserves		48,044,466	37,393,923
	Main reserve		45,000,000	40,000,000
	Revaluation reserve		3,044,466	(2,606,077)
	Retained profit (loss)		26,151,715	21,520,204
	Total capital		90,401,929	75,119,875
	Total capital and liabilities		474,466,196	468,023,940

Report approval date 15.01.2026

Management Board Chairman
(Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan