

**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)*

	<b>Subject</b>	<b>Notes</b>	<b>31.12.25</b>	<b>31.12.24 (audited)</b>
<b>Assets</b>				
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	
<b>Total Assets</b>		<b>474,466,196</b>	<b>468,023,940</b>	
<b>Liabilities</b>				
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	
<b>Total liabilities</b>		<b>384,064,267</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		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	
<b>Total capital</b>		<b>90,401,929</b>	<b>75,119,875</b>	
<b>Total capital and liabilities</b>		<b>474,466,196</b>	<b>468,023,940</b>	

Report approval date 15.01.2026

Management Board Chairman  
(Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan