

INTERIM REPORT
On comprehensive financial results
December 31, 2025

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

(name and address of the bank)

(thousand drams)

Subject	Notes	01.10.25 31.12.25	01.01.25 31.12.25	01.10.24 31.12.24	01.01.24 31.12.24
Interest and similar income	3	11,581,308	45,794,729	11,126,393	43,395,261
Interest and similar expenses	3	(7,061,827)	(27,916,053)	(6,982,252)	(28,395,813)
Net interest income		4,519,481	17,878,676	4,144,141	14,999,448
Commission and other income	4	425,525	1,500,889	340,371	1,198,933
Commission and other expenses	4	(103,838)	(443,213)	(65,358)	(304,717)
Net commissions and other income earned		321,687	1,057,676	275,013	894,216
Income from dividends					
Net profit/(loss) from commercial activities	5	1,345,188	2,378,303	474,511	1,659,767
Other operational income	6	120,427	915,295	134,726	587,053
Operational income		6,306,783	22,229,950	5,028,391	18,140,484
Net provisions for asset loss	7	1,496,695	(4,438,714)	(753,173)	(1,489,155)
Total administrative expenses	8	(1,009,452)	(3,157,860)	(1,487,001)	(3,529,465)
Other operational expenses	9	(123,820)	(439,726)	(107,197)	(397,064)
Net profit/(loss) from investments in units under supervision	10				
Profit/loss before taxation		6,670,206	14,193,650	2,681,020	12,724,800
Profit tax expenses (compensation)	11	(1,100,000)	(2,450,000)	(600,000)	(2,400,000)
Profit/loss after taxation		5,570,206	11,743,650	2,081,020	10,324,800
Gains from noncurrent assets revaluation		4,892,472	7,460,275	(1,321,693)	7,569,227
Profit tax on other comprehensive income		(880,645)	(1,342,850)	237,905	(1,362,461)
Other comprehensive financial result after taxation		4,011,828	6,117,426	(1,083,788)	6,206,766
Comprehensive financial result		9,582,033	17,861,076	997,232	16,531,566

Report approval date 15.01.2026

Management Board Chairman
 (Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan