

PUBLISHING REPORT
 on main prudential standards
 «ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan.0010, Republic of Armenia
 01.10.25-31.12.25

| Standard | Actual value | Standard value allowed by the CBA | Number of breaches in the reporting quarter |
|---|---------------------|--|--|
| 1 | 2 | 3 | 4 |
| The minimum statutory capital of the Bank | 16,205,748 | 1,000,000 | no breach |
| The minimum total (equity) capital | 110,111,744 | 30,000,000 | no breach |
| S ₁ ¹ The minimum ratio of tier 1 core capital to risk weighted assets | 19.05% | 6.2% | no breach |
| S ₁ ² The minimum ratio of tier 1 capital to risk weighted assets | 19.05% | 8.3% | no breach |
| S ₁ The minimum ratio of total capital to risk weighted assets | 23.43% | 11.0% | no breach |
| S ₂ ¹ The minimum ratio of high liquid asset to total assets of the Bank | 39.30% | 15.0% | no breach |
| S ₂ ² The minimum ratio of high liquid assets to demand liabilities | 183.04% | 60.0% | no breach |
| S ₂ ³ The minimum ratio of high quality liquid assets to net cash outflow (in all currencies) | 406.95% | 100.0% | no breach |
| S ₂ ³ (FX) The minimum ratio of high quality liquid assets to net cash outflow (for the group of significant currencies included in the first group) | 288.77% | 100.0% | no breach |
| S ₂ ⁴ The minimum ratio of available stable funding to required stable funding (in all currencies) | 150.56% | 100.0% | no breach |
| S ₂ ⁴ (FX) The minimum ratio of available stable funding to required stable funding (for the group of significant currencies included in the first group) | 139.72% | 100.0% | no breach |
| S ₃ ¹ The maximum risk on single borrower | 13.33% | 20.0% | no breach |
| S ₃ ² The maximum risk on major borrowers | 62.28% | 500.0% | no breach |
| S ₄ ¹ The maximum risk on one Bank related party | 2.97% | 5.0% | no breach |
| S ₄ ² The maximum risk on all Bank related parties | 12.00% | 20.0% | no breach |
| S ₅ ¹ The maximum deviation of loan to value ratio (AMD) | 0.25% | 10.0% | no breach |
| S ₅ ² The maximum deviation of loan to value ratio (foreign currencies) | 0.00% | 5.0% | no breach |
| The minimum reserve requirement with the CBA | | 4%,15% | no breach |
| The maximum of open position by separate foreign currencies | | | no breach |
| USD | -0.15% | 7.00% | no breach |
| EUR | 0.06% | 7.00% | no breach |
| RUB | -0.04% | 7.00% | no breach |
| Other | X | X | no breach |

Report approval date 15.01.2026

Management Board Chairman
 (Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan