



STATEMENT OF FINANCIAL POSITION

'000 AMD

30 September 2025 31 December 2024

ASSETS

Claims on banks & other fin. institutions	1,425,542	6,160,633
Financial instruments at fair value through profit or loss	9,938,894	7,396,982
Claims on customers	461,545	433,595
Financial assets at fair value through OCI	45,461,488	43,433,432
Investments in statutory capital of other entities	308,329	308,329
PP&E and intangibles	647,822	496,480
Other assets	1,041,441	148,687
TOTAL ASSETS	59,285,061	58,378,138

LIABILITIES

Due to banks and other fin. institutions	40,894,380	37,710,716
Due to customers	359,130	3,167,264
Deferred tax liabilities	511,715	359,406
Other liabilities	846,391	2,083,974
TOTAL LIABILITIES	42,611,616	43,321,360

EQUITY

Chartered capital	267,150	267,150
Share premium	208,011	208,011
Reserves	1,699,839	1,530,298
Retained earnings	14,498,445	13,051,319
TOTAL EQUITY	16,673,445	15,056,778
TOTAL EQUITY AND LIABILITIES	59,285,061	58,378,138



STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME

'000 AMD	Q3 2025	Q3 2024	9m 2025	9m 2024	Q3 2025 / Q3 2024	9m 2025 / 9m 2024
Interest income	1,072,502	990,880	3,340,397	2,734,946	8.2%	22.1%
Interest expenses	(642,306)	(641,029)	(1,998,577)	(1,823,705)	0.2%	9.6%
Net interest income	430,196	349,851	1,341,820	911,241	23.0%	47.3%
Fee and Commission income	608,818	1,238,152	2,027,294	4,981,933	-50.8%	-59.3%
Fee and Commission expense	(216,389)	(368,983)	(622,809)	(998,811)	-41.4%	-37.6%
Net fee and commission income	392,429	869,169	1,404,485	3,983,122	-54.9%	-64.7%
Dividend income	7,706	34,482	49,698	53,607	-77.7%	-7.3%
Net trade income	459,427	1,152,215	1,633,822	3,935,587	-60.1%	-58.5%
Other operating income	6,927	20,684	51,775	60,858	-66.5%	-14.9%
Operating Income	1,296,685	2,426,401	4,481,600	8,944,415	-46.6%	-49.9%
Net withdrawals to possible asset loss reserves	(22,232)	(4,340)	(11,729)	(4,162)	5.12X	2.82X
Administrative expenses	(795,243)	(1,299,234)	(2,012,901)	(5,336,214)	-38.8%	-62.3%
Other Operating expenses	(35,585)	(17,849)	(99,118)	(78,003)	99.4%	27.1%
Income before taxes	443,625	1,104,978	2,357,852	3,526,036	-59.9%	-33.1%
Profit tax charges	(98,072)	(173,827)	(376,426)	(656,748)	-43.6%	-42.7%
Net income	345,553	931,151	1,981,426	2,869,288	-62.9%	-30.9%
Other comprehensive income	Q3 2025	Q3 2024	9m 2025	9m 2024		
Net Gain on Available-for-Sale Financial Assets	625,305	(103,432)	206,757	1,411,661		
Other comprehensive income Tax	(112,555)	18,618	(37,216)	(254,099)		
Total other Comprehensive Income	512,750	(84,814)	169,541	1,157,562		
Total Comprehensive income	858,303	846,337	2,150,967	4,026,850		