AMD'000	Share capital	Share premium	Revaluation surplus for land and buildings	Fair value reserve for investment securities	General reserve	Retained earnings	Total equity
Balance as at 1 January 2025	**102,454,400**	**51**	**5,649,451**	**(3,828)**	**10,580,485**	**204,243,315**	**322,923,874**
Total comprehensive income							
Profit for the period	-	-	-	-	-	103,216,963	103,216,963
Replenishment of general reserve	-	-	-	-	6,635,495	(6,635,495)	-
Other comprehensive income							
Items that are or may be reclassified subsequently to profit or loss:							
Net change in fair value of investment securities at FVOCI, net of income tax	-	-	-	1,003,695	-	-	1,003,695
Net change in fair value of investment securities at FVOCI transferred to profit or loss, net of income tax	-	-	-	(95,698)	-	-	(95,698)
Total items that are or may be reclassified subsequently to profit or loss	-	-	-	907,997	-	-	907,997
Items that will never be reclassified to profit or loss							
Revaluation of property and equipment, net of income tax	-	-	-	-	-	-	-
Transfer of revaluation surplus to retained earnings	-	-	-	-	-	-	-
Total items that will never be reclassified to profit or loss	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	907,997	-	-	907,997
Total comprehensive income for the period	**-**	**-**	**-**	**907,997**	**6,635,495**	**96,581,469**	**104,124,960**
Transactions with owners of the Company							
Issue of ordinary shares	49,545,600	-	-	-	-	-	49,545,600
Issue of preferred shares	48,000,000	-	-	-	-	-	48,000,000
Dividends declared	-	-	-	-	-	(137,671,328)	(137,671,328)
Total transactions with owners of the Company	**97,545,600**	**-**	**-**	**-**	**-**	**(137,671,328)**	**(40,125,728)**
Balance as at 30 September 2025	**200,000,000**	**51**	**5,649,451**	**904,169**	**17,215,980**	**163,153,456**	**386,923,107**

David Sargsyan
Acting Chairman of Management Board

Armine Khachatryan
Chief Accountant

Approval date 14.10.2026

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Ardshinbank OJSC

Statement of changes in equity for the period ended 30 September 2026

AMD'000	Share capital	Share premium	Revaluation surplus for land and buildings	Fair value reserve for investment securities	General reserve	Retained earnings	Total equity
Balance as at 1 January 2026	**200,000,000**	**51**	**9,272,426**	**2,455,958**	**17,215,980**	**197,019,277**	**425,963,693**
Total comprehensive income							
Profit for the period	-	-	-	-	-	104,822,092	104,822,092
Replenishment of general reserve	-	-	-	-	6,853,548	(6,853,548)	-
Other comprehensive income							
Items that are or may be reclassified subsequently to profit or loss:							
Net change in fair value of investment securities at FVOCI, net of income tax	-	-	-	(546,405)	-	-	(546,405)
Net change in fair value of investment securities at FVOCI transferred to profit or loss, net of income tax	-	-	-	(307,251)	-	-	(307,251)
Total items that are or may be reclassified subsequently to profit or loss	-	-	-	(853,656)	-	-	(853,656)
Items that will never be reclassified to profit or loss							
Revaluation of property and equipment, net of income tax	-	-	-	-	-	-	-
Total items that will never be reclassified to profit or loss	-	-	-	-	-	-	-
Transfer from revaluation surplus to retained earnings	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	(853,656)	-	-	(853,656)
Total comprehensive income for the period	**-**	**-**	**-**	**(853,656)**	**6,853,548**	**97,968,544**	**103,968,435**
Transactions with owners of the Bank							
Issue of ordinary shares	-	-	-	-	-	-	-
Issue of preferred shares	-	-	-	-	-	-	-
Dividends declared	-	-	-	-	-	(137,788,178)	(137,788,178)
Total transactions with owners of the Company	**-**	**-**	**-**	**-**	**-**	**(137,788,178)**	**(137,788,178)**
Balance as at 30 September 2026	**200,000,000**	**51**	**9,272,426**	**1,602,302**	**24,069,528**	**157,199,644**	**392,143,951**

David Sargsyan
Acting Chairman of Management Board

Armine Khachatryan
Chief Accountant

Approval date 14.10.2026

