

		31/03/2026 AMD'000	31/12/2025 AMD'000
ASSETS			
Cash and cash equivalents	10	369,325,210	407,862,409
Investment securities at fair value through other comprehensive income	11		
- Held by the Bank		65,653,877	33,862,643
- Pledged under sale and repurchase agreements		8,949,737	46,333,701
Loans and advances to banks and financial institutions and other requirements	12	332,554,470	320,445,148
Loans to customers	13	1,550,715,964	1,464,143,122
Investment securities measured at amortised cost	14		
- Held by the Bank		320,913,875	180,746,120
- Pledged under sale and repurchase agreements		118,639,235	175,942,109
Property, equipment and intangible assets	15	31,272,182	31,154,825
Current tax asset		-	-
Deferred tax asset	9	-	-
Other assets	16	10,179,475	9,868,223
Total assets		2,808,204,024	2,670,358,300
LIABILITIES			
Deposits and balances from banks	17	185,167,076	325,827,575
Current accounts, deposits and other balances from customers	19	1,694,892,059	1,677,998,073
Debt securities issued	18	226,841,423	2,206,392
Current tax liability		30,787,556	24,844,333
Deferred tax liability		7,968,302	7,934,117
Other borrowed funds	20	177,320,857	181,216,637
Other liabilities	21	26,705,268	24,367,481
Total liabilities		2,349,682,541	2,244,394,607
EQUITY			
Share capital	22	200,000,000	200,000,000
Share premium		51	51
Revaluation surplus for land and buildings		9,272,426	9,272,426
Fair value reserve for investment securities		1,894,303	2,455,958
General Reserve		17,215,980	17,215,980
Retained earnings		230,138,723	197,019,278
Total equity		458,521,483	425,963,693
Total liabilities and equity		2,808,204,024	2,670,358,300

Artak Ananyan

Chairman of Management Board

Armine Khachatryan

Chief Accountant

Approval date 15.04.2026

