Ardshinbank

# ESSENTIAL FACTS AND INFORMATION

**18.05.2026**


**ARDSHINBANK OPEN JOINT-STOCK COMPANY**
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**The Annual General Meeting of Shareholders of Ardshinbank OJSC, by Resolution No. 2026-1-2 L dated April 29, 2026, resolved as follows:**

1. To allocate the net profit of Ardshinbank OJSC in the amount of AMD 137,070,957,000 (one hundred thirty-seven billion seventy million nine hundred fifty-seven thousand), according to the 2025 financial statements of Ardshinbank OJSC (after taxes), as follows:
2. To replenish the reserve fund (main reserve) in the amount of AMD 6,853,547,850 (six billion eight hundred fifty-three million five hundred forty-seven thousand eight hundred fifty), which constitutes 5% (five percent) of the net profit amounting to AMD 137,070,957,000 (one hundred thirty-seven billion seventy million nine hundred fifty-seven thousand);
3. To distribute AMD 96,701,250,000 (ninety-six billion seven hundred one million two hundred fifty thousand) as dividends among the shareholders of Ardshinbank OJSC holding ordinary shares, proportionally to their participation in the statutory capital of Ardshinbank OJSC.

The dividends established by this subparagraph shall be distributed no later than June 1, 2026, inclusive, provided that this does not result in a breach of the Bank's legal or contractual obligations.

The payment shall be made after confirmation by the Chief Financial Officer of Ardshinbank OJSC that no legislative or contractual obligations have been violated.

4. Based on the financial and economic results of Ardshinbank OJSC for 2025, to pay dividends on the placed Class "A" privileged shares of Ardshinbank OJSC, calculated in accordance with Clause 9.5 of the Charter of Ardshinbank OJSC.

The payment of the annual dividends established by this subparagraph shall be made on June 30, 2026;

5. The remaining funds shall be transferred to the “Retained earnings/losses of previous years” balance sheet account of Ardshinbank OJSC.
6. The dividends specified in subparagraphs 2 and 3 of Clause 1 of this resolution shall be paid to shareholders included in the lists compiled as of April 8, 2026, provided that the list of shareholders holding privileged shares shall be adjusted as of June 30, 2026.
7. This resolution enters into force from the moment of its adoption.