AMERIABANK

Results

Presentation

June 30, 2026

Our group at a glance

1 LSE listed company with diversified institutional investor base

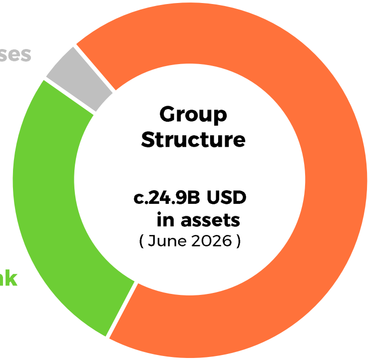
2 Strong growth momentum underpinned by some of the fastest growing economies in EMEA

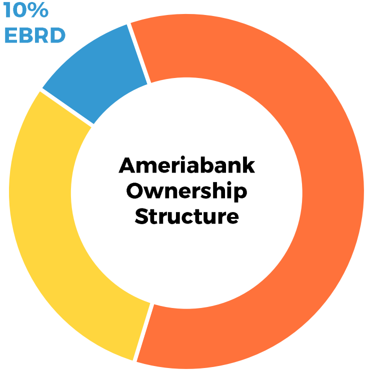
3 Leading, customer-focused, universal banks in Armenia and Georgia

4 Track record of high profitability and superior returns for shareholders

5 Highest standards of corporate governance and a strong focus on ESG

LION FINANCE GROUP





Our group strategy

Our strategic priorities

The main bank	Excellent customer experience	Profitable growth
Being the main bank in customers' daily lives by leveraging the digital and payments ecosystems across our core markets	Anticipating customer needs and wants and providing relevant products and services	Growing the balance sheet profitably and focusing on areas with high growth potential

Our enablers

- Customer-centricity
- Data and AI
- People and culture
- Brand strength
- Effective risk management

Key medium-term targets

c.15%
Annual loan book growth

20%+
ROAE

Ameriabank snapshot

Improving the quality of life

1

The largest lender in Armenia
The largest lender of the Armenian economy with 22.9% loan market share among banks

2

Omni channel distribution platform with focus on digital products and ecosystems
Offloading rate* of 99%, cash offloading rate** of 93%, online banking penetration rate of 83%, rapidly increasing number of monthly active users

3

Superior customer and employee experience
High service quality and customer satisfaction scores, high employee satisfaction and engagement levels, proven leadership by culture and values

4

Best in class ESG practices
Doing business responsibly and promoting ESG culture, first Green Bond issuer in the country, best practice corporate governance, professional Board and experienced management team

5

High profitability and sustainable growth potential
Consistently high profitability ratios, sustainable high growth of business, diversified loan portfolio and income sources, effective risk management

* Offloading rate or Branch offloading rate – share of transactions performed via distance and digital channels in the total number of bank's transactions.
** Cash offloading rate - share of cashless transactions performed via distance and digital channels (IB, MB, POS/VPOS) in the total number of transactions

Ameriabank snapshot

- The largest lender in the Armenian market with increasing market share
- Highest possible credit ratings within current sovereign rating constraints
- Continued growth in digital banking
- High customer satisfaction

↑ **54%** YoY
Monthly active users by Transactions

↑ **74%** YoY
Mobile and Internet Banking Transactions

29
branches

2,452
employees

NPS	**83.0%**	**S&P**	**BB-**
CEI*	**9.8**	**Moody's**	**Ba3**

Assets
19.1%
Market share

Loans
22.9%
Market share

Liabilities
19.7%
Market share

Equity
16.1%
Market share

Net Profit
18.7%
Market share

* Client Experience Index with a max possible value of 10

2026 Q2 Achievements

Financial highlights (in AMD)

	Loans*	Assets	Liabilities
Total amount	1,955 B	2,642 B	2,284 B
YoY Growth	+33.6%	+30.6%	+31.7%

	Deposits**	Equity	Profit
Total amount	1,793 B	358 B	40.0 B
YoY Growth	+32.8%	+23.9%	+22.9%

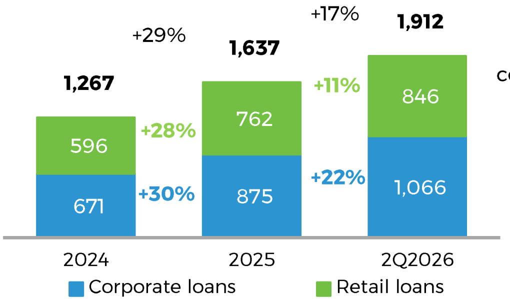
2026 Q2 Highlights:

- High profitability with RoE of 23.0% and RoA of 3.3%.
- Largest loan portfolio in the market with consistently strong asset quality (NPL ratio of 2.0%).
- Solid growth of deposits and bonds portfolio by 32.8% YoY.
- Rapid growth of Monthly Active Users (MAU) by login and transactions by 43.2% and 53.7% YoY respectively.
- High service quality and customer satisfaction scores, with NPS of 83.0% and CEI*** of 9.8.
- Successfully placed debut USD 100 million perpetual AT1 notes in two tranches.

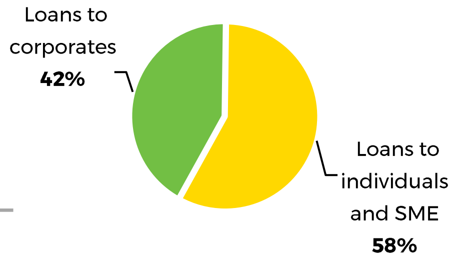
* net of impairment allowances and including TF ** Current Accounts, Time Deposits and Bonds
*** Client Experience Index with max possible value of 10

Core Business

Loan portfolio
bln AMD



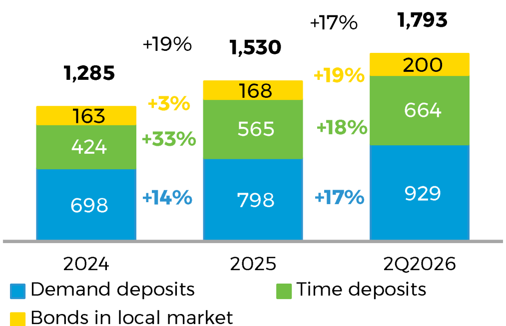
Loan portfolio breakdown



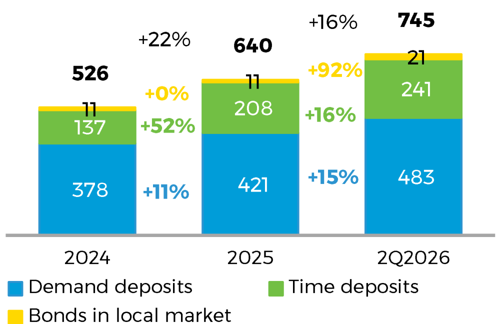
Highlights

- The bank is the largest lender in Armenia with total loans' market share of 22.9%.
- High share of retail and SME loans (58%) in line with the Bank's universal banking model.
- Total deposits and bonds increased by 17.2% YTD and 32.8% YoY with increase in both corporate and retail deposits and bonds.

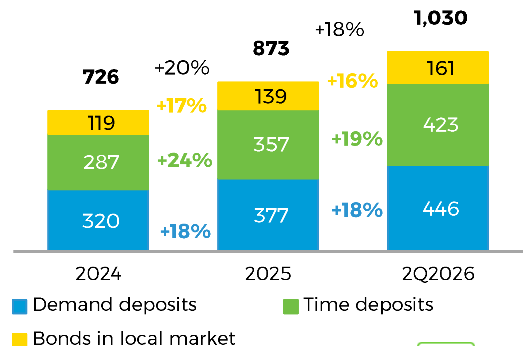
Deposits and bonds*
bln AMD



Corporate deposits and bonds
bln AMD

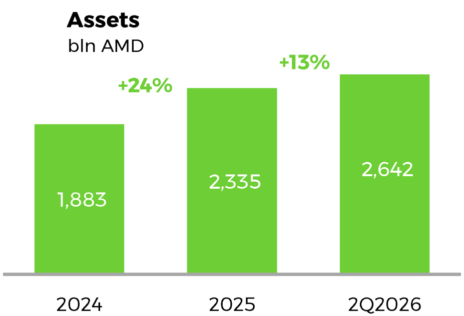


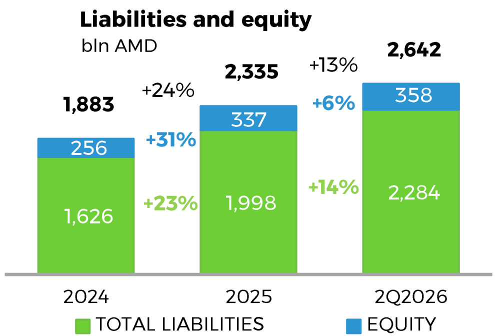
Retail deposits and bonds
bln AMD



* Bonds in the local market include bonds issued in the local market and sold to Retail and Corporate clients, as well as FIs

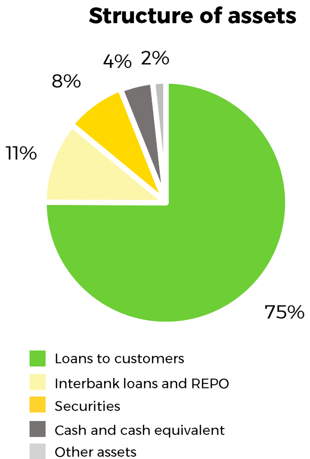
Assets and Liabilities Structure

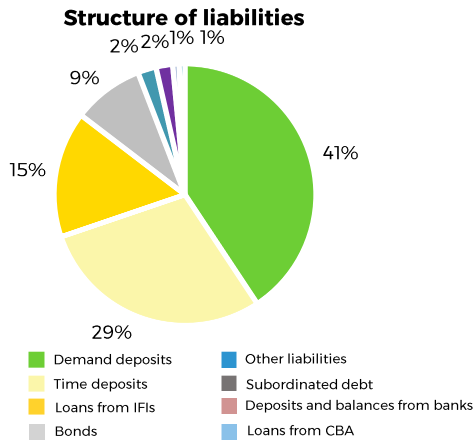


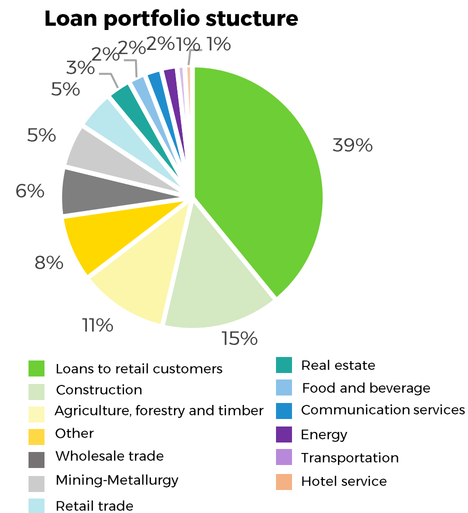


Highlights

- Total assets reached AMD 2,642 bln, increasing by 13% YtD and 30.6% YoY, while equity increased by 6% YTD.
- Diversified balance-sheet structure with 93% interest earning assets to total assets and 79% customer funds to total liabilities.
- Maintaining exceptional sectorial diversification of loan portfolio, with balanced exposure to all industries.

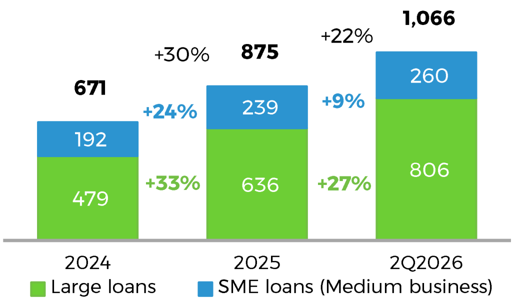




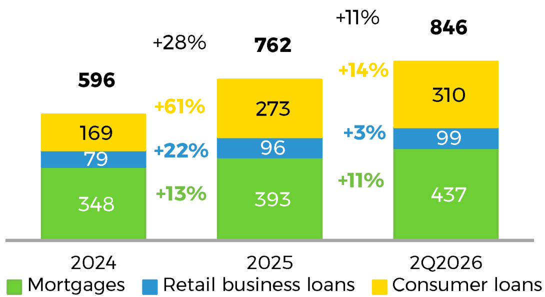


Corporate and Retail Banking

Corporate loans
bln AMD



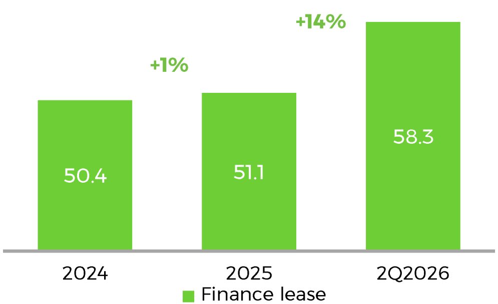
Retail loans
bln AMD



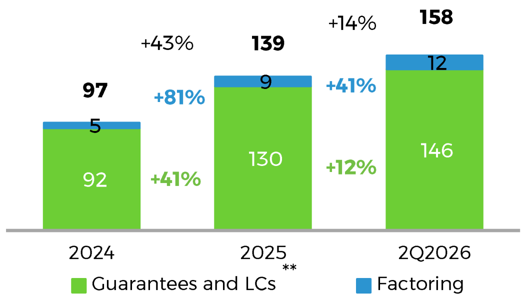
Highlights

- Corporate loans portfolio increased by 21.9% YTD and 41.3% YoY mainly due to growth of the large loans.
- Retail loans portfolio increased by 11.0% YTD and 27.3% YoY, driven by strong increase in consumer loans and mortgages.
- Total SME (Retail and Corporate) portfolio reached AMD 359b, with 7.0% growth YTD and 21.5% growth YoY.
- Trade finance total portfolio increased by 13.7% YtD mainly due to high growth of off-balance guarantees.

Finance Lease
bln AMD



Trade finance
bln AMD



AMD 846 b

retail loans

AMD 1,066 b

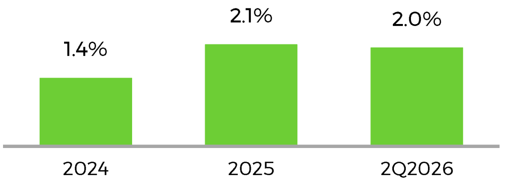
corporate loans and advances*

* Gross amounts, Including Finance lease and TF (on-balance)

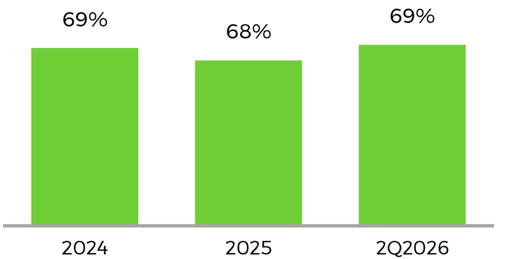
** Includes on and off-balance sheet LCs

Loan Portfolio Quality

NPL (Stage 3)



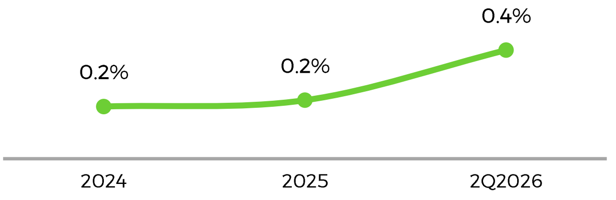
Coverage ratio (Stage 3)



Highlights

- Loan portfolio quality indicators remained broadly flat, with an NPL ratio of 2.0%, a coverage ratio of 69%, and a cost of credit risk of 0.4%.

Cost of credit risk



2.0%

NPL

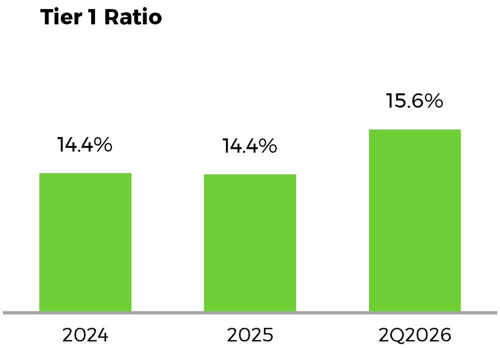
0.4%

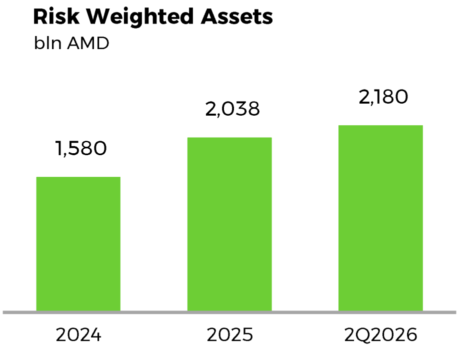
Cost of credit risk

69%

Coverage ratio

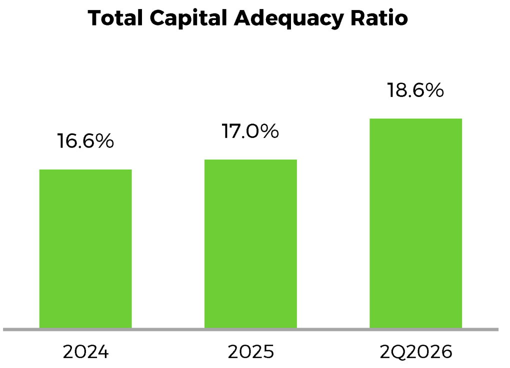
Capital





Highlights

- Capital adequacy ratio increased mainly due to AT1 Bonds issuance, and stood comfortably above the 16.75% threshold (including Basel III buffers).



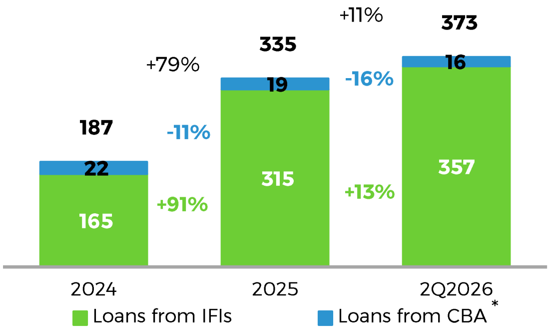
18.6%

CAR

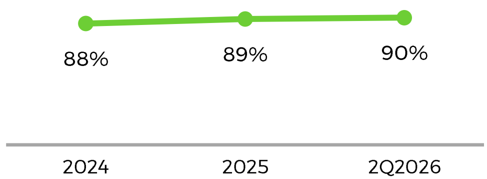
Funding and Liquidity

Attracted funds

bln AMD



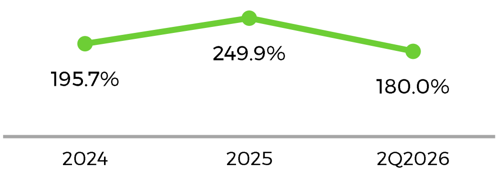
Loans to deposits and borrowings ratio



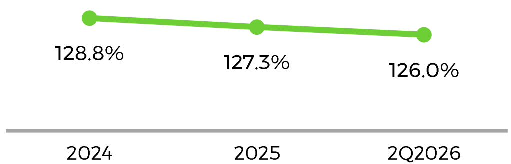
Highlights

- Loans to deposits and borrowings ratio stood at 90%.
- Liquidity ratios (LCR & NSFR) are well above the required thresholds (100%).

LCR (Liquidity Coverage Ratio)**



NSFR (Net Stable Funding Ratio)**



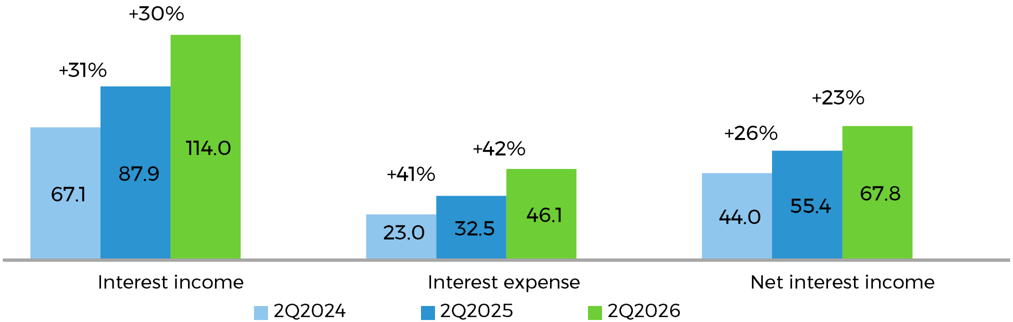
* Loans from a pool of designated funds aimed at supporting Armenian private sector (MSME) and channeled through banking system

** Ratios are calculated per CBA methodology

Income

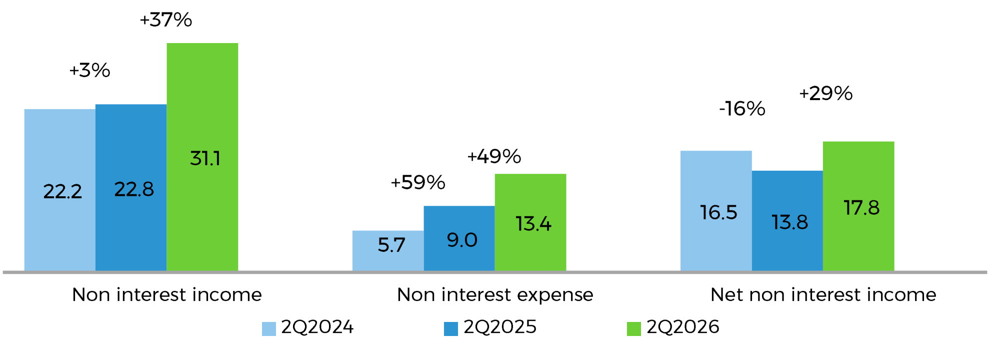
Interest income

bln AMD



Non interest income

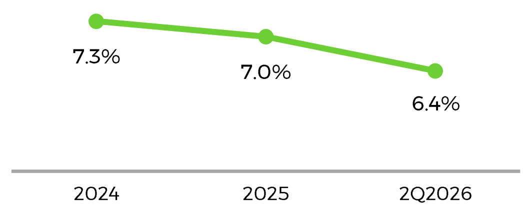
bln AMD



Highlights

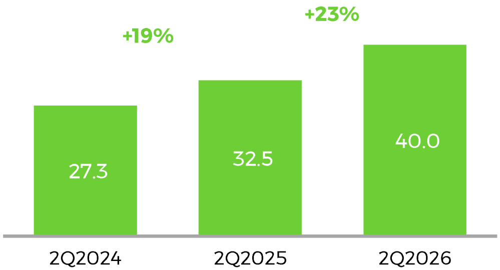
- Net interest income increased by an impressive 23% YoY driven by higher interest income from both Retail and Corporate lending.
- Net non interest income increased by 29% YoY, mainly supported by robust FX trading results, investment banking services, and trade finance products.
- Due to higher funding costs (including AT1 bond issuance) Net Interest Margin recorded some decline.

NIM (Net Interest Margin)

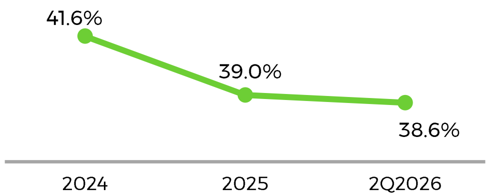


Efficiency and Profitability

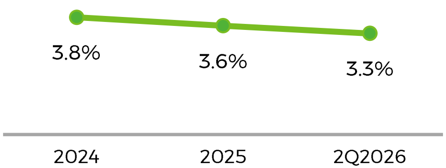
Net profit
bln AMD



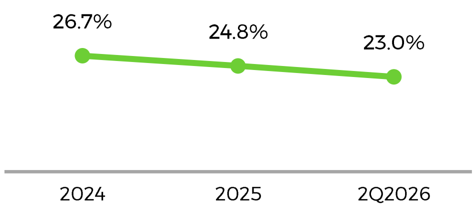
CIR (Cost to income ratio)



ROA (Return on Assets)



ROE (Return on Equity)



Highlights

- Net profit increased by 23% year-on-year despite last year's exceptionally high base. Continuous year-on-year significant growth of net profit shows the sustainability of the underlying factors.
- Strong profit generation resulted in high profitability ratios, with ROE and ROA standing at 23.0% and 3.3% respectively.
- The cost-to-income ratio has improved against 2025 YE, reaching 38.6%.

AMD 40.0 b
Net profit

Omni Channel Distribution Platform with Focus on Digital

Customer centric digital ecosystems

MyBusiness
SME banking & onboarding platform

MyHome
Mortgage & property marketplace

MyInvest
#1 brokerage platform

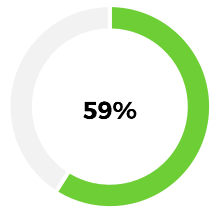
MyCar
Auto finance & vehicle marketplace

Beyond Banking
Event hub; MyGift; MyTour

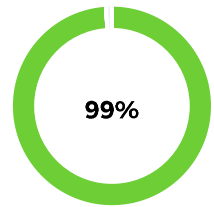
MyAmeriaStar
Youth banking application

↑ **54%** YoY
Monthly active users by Transactions

↑ **74%** YoY
Mobile and Internet Banking Transactions

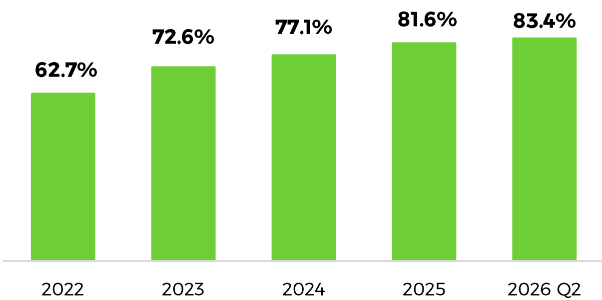


Share of Digital sales

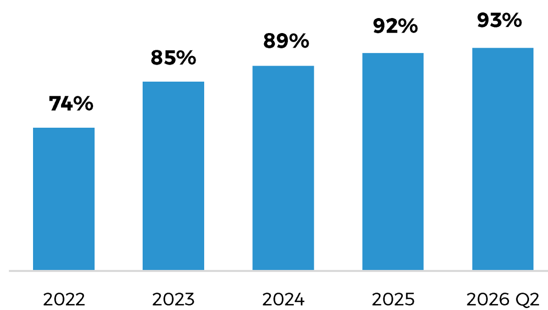


Offloading rate*

Online banking penetration rate



Cash offloading rate**



* Share of transactions performed via distance and digital channels in the total number of bank's transactions
** Share of cashless transactions performed via distance and digital channels (IB, MB, POS/VPOS) in the total number of transactions.

Best in Class **ESG Practices**

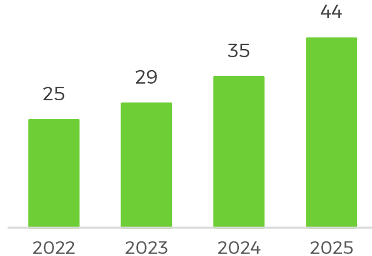
Our Sustainability Strategy

- **Long-term commitment** to creating a sustainable environment and supporting customers' transition towards a carbon neutral economy

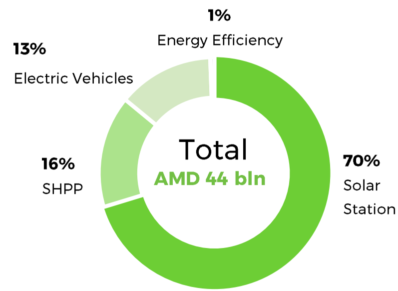
Our Green Portfolio

- First **Green bond** issuer in Armenia, **USD 62 mn** Green bonds issued in total
- Targeting to expand the green portfolio to **AMD 50 bln** in 2026

Green Portfolio History
(bln AMD)



Green Portfolio



Doing business responsibly and giving back to community

- Best practice **E&S risk management**
- **AMD ֏424 mn** (up by 26% YoY) allocated in 2025 for CSR purposes

Children's healthcare and wellbeing

Educational

Infrastructure and community development

Armenia Country Overview

General

GDP: 13.8 bn (1Q 2026, current $)

GDP per capita: 9.5K (2025, current $)

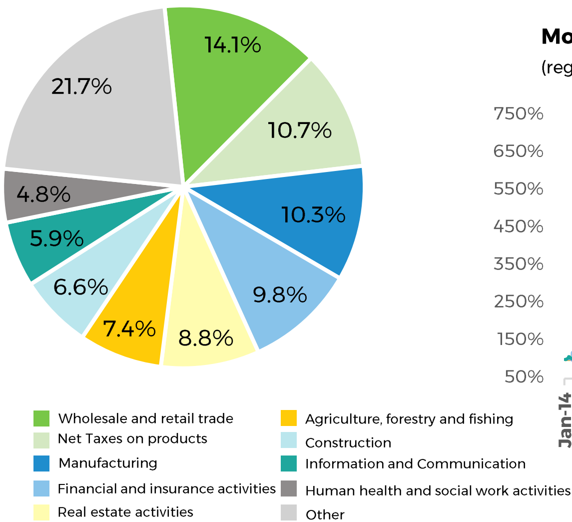
Moody's: Ba3 (positive)

Fitch: BB- (stable)

S&P: BB- (stable)

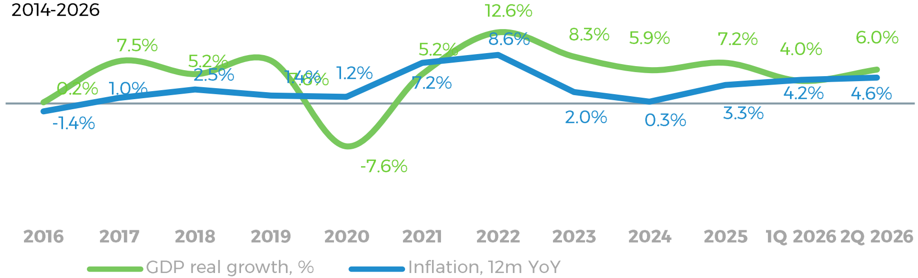
Well Diversified Economy

GDP Structure by production*



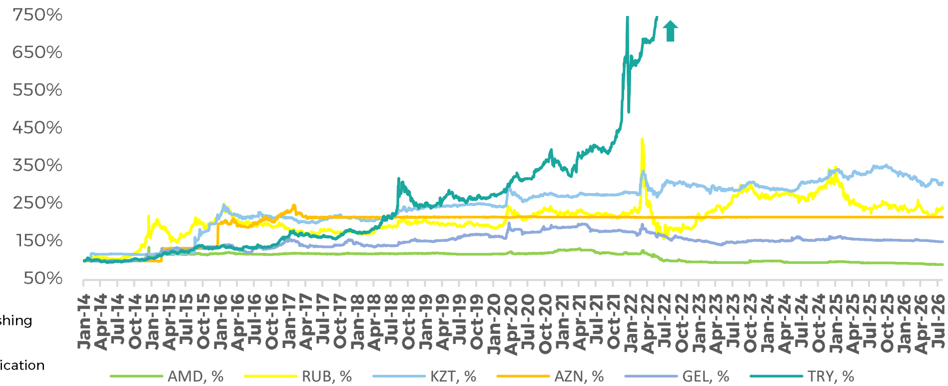
High Average GDP Growth and Low Inflation

2014-2026



Most Stable Currency in the Region

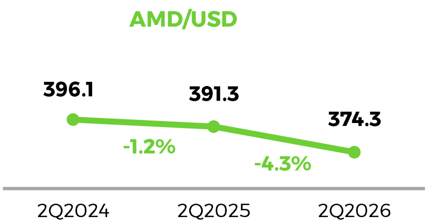
(regional currencies vs USD FX rate dynamics)**

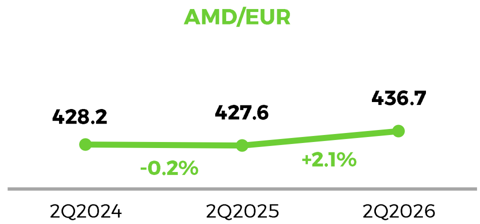


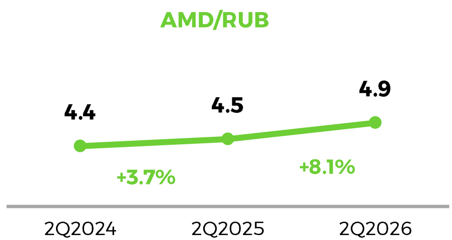
* most recent 4 quarters

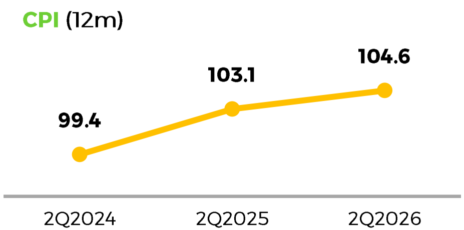
** daily rate changes with 2014 January as basis. Source: Bloomberg

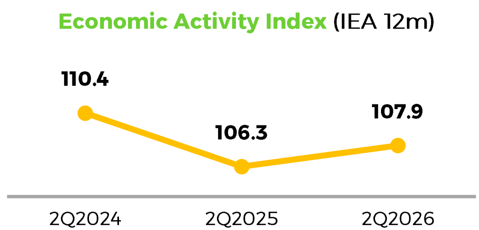
Armenia Macroeconomic Indicators











Highlights

- Cumulative average inflation for H1 2026 (Jan–Jun) reached 4.6% YoY (up from 4.2% in Q1). Core inflation increased to around 4.9% - 5.0% YoY in Q2 2026, reflecting a gradual strengthening of underlying price pressures. Inflation remained decisively food-driven, with food products (+8.5% YoY) contributing 3.76 pp of the 5.1 pp headline rate.

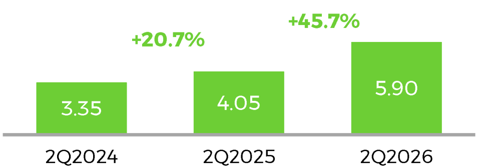
- In H1 2026, the Armenian dram (AMD) experienced a 4.3% YoY appreciation against the US dollar (USD), while it saw a 2.1% depreciation against the Euro (EUR) and a 8.1% depreciation against the Russian Ruble (RUB). This mixed performance - stronger versus the dollar but weaker versus the euro and ruble - primarily reflects global cross-currency shifts rather than domestic FX stress.

- Armenia's economy showed solid momentum in H1 2026, with the Economic Activity Index (EAI) rising 7.9% YoY (up from 6.3% in H1 2025).

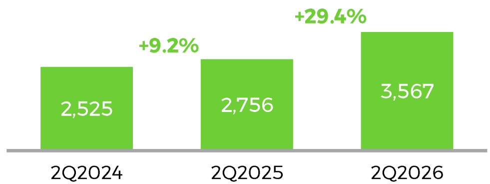
Source: Statistical Committee of Armenia, Central Bank of Armenia

Armenia Macroeconomic Indicators

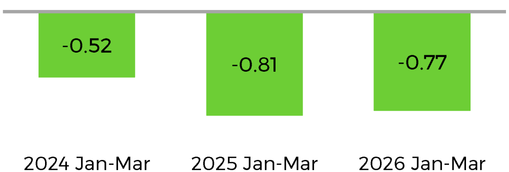
International Reserves
bln USD



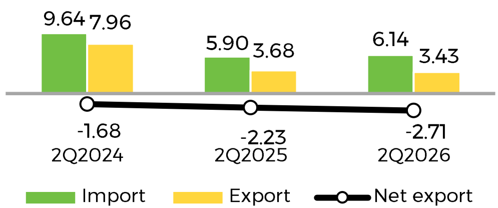
Remittances*
mln USD



Current account (BOP)**
bln USD



Import and export
bln USD



Highlights

- For the first half of 2026 the exports declined by -6.7% YoY to USD 3.43 bn, pulled down by a sharp -20.5% YoY drop in June (USD 556.7 mn). Conversely, cumulative imports expanded by +4.0% YoY to USD 6.14 bn (supported by USD 1.097 bn in June imports, up +8.6% YoY), bringing total H1 trade turnover to USD 9.57 bn.
- Remittance inflows accelerated dramatically in the second quarter of 2026, pushing total inflows for H1 2026 (January–June) to USD 3.57 bn, up 29.4% year-on-year from USD 2.76 bn in H1 2025
- Gross international reserves expanded further in the second quarter of 2026, reaching a record high of USD 5.90 bn by end-June. This represents a 15.9% expansion compared with USD 5.09 bn at YE 2025 and a 45.7% YoY increase relative to end-June 2025.

Source: Statistical Committee of Armenia, Central Bank of Armenia

* Remittances include total commercial and non-commercial transfers of physical persons through the banking system.
** Updated information is not available yet.

Our Road to Success

1998

Ameria Advisory was founded by a group of young repatriated professionals

2000-2006

Ameria became a **Group of companies** with expanded business lines: Legal and Tax Advisory, Business Advisory, Investment Banking, Asset Management

2007

1st bank acquisition deal in Armenia: acquired shares of one of the oldest yet smallest banks in Armenia-Armimpexbank

2008-2009

Rebranded to Ameriabank, unprecedented growth amid global crisis

2010

1st banking merger deal in Armenia: Ameriabank and Cascade bank signed merger deal

2011-2014

Became **the leading bank in Armenia.** Strategic decision to become a universal bank, significantly increasing Retail Banking share

2015-2018

Equity investments by leading DFIs – USD 30mln by **EBRD*** in 2015 and USD 30mln by **ADB**** in 2018

1st published international credit ratings

Absolute leader in RA by key financial indicators

2019-2023

1st Green Bond issuer in Armenia

Total loan book reaches **AMD 1 tn**

2024-2026

Ameriabank joins **Lion Finance Group PLC** in 2024

First **AT1 bonds** issuance

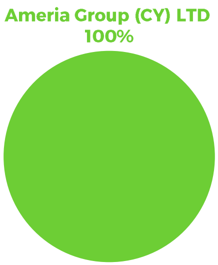
Lion Finance Group is included in **FTSE 100**

* The largest deal with a FI in Armenia ** The first equity investment of ADB in Armenia

Our Shareholders

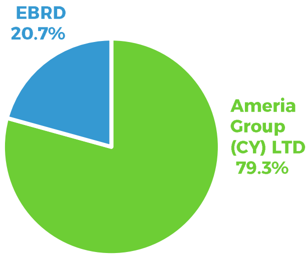
2007-2013

Equity investment from Diaspora investors to purchase a local bank, as AmeriaGroup (CY) Ltd became the 100% shareholder of Ameriabank CJSC.



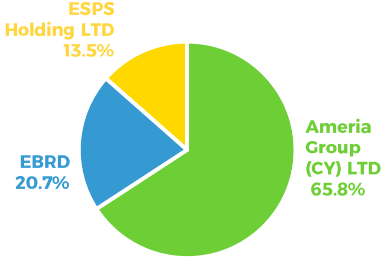
2015

EBRD became the first international institution to become a shareholder with investment of USD 30 mn.



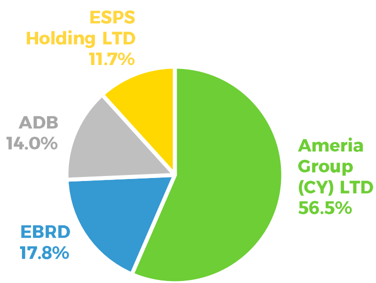
2016

ESPS Holding Limited has been established for holding shares of Ameriabank's management team vested by the Employee Share Ownership Plan.



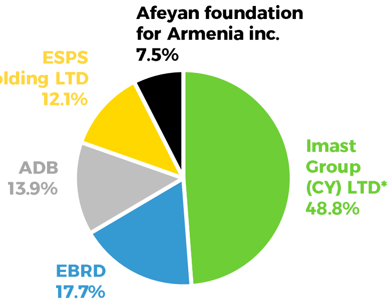
2018

ADB made its first equity investment in Republic of Armenia, joining Ameriabank's shareholders with another USD 30 mn investment.



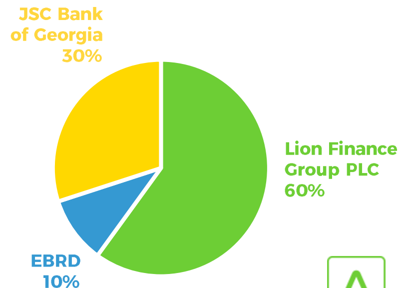
2020

Afeyan Foundation for Armenia Inc. became a direct shareholder of Ameriabank CJSC in the result of redemption of corresponding shares in Ameria Group (CY) Ltd.



2024

A strategic change in the shareholding structure with Lion Finance Group PLC, an LSE listed financial group, becoming the main shareholder.



* Ameria Group (CY) LTD was renamed to Imast Group (CY) LTD

Recognition and Honors for Achievements

Best Bank in Armenia

Numerous awards and recognitions from global institutions, agencies and IFIs in trade finance, investment banking, capital markets and custody services.

Global Finance

Best Bank Award 2022 · Best Investment Bank Award 2021

2024, 2023, 2022, 2021, 2017, 2016, 2015, 2014, 2013, 2012

Euromoney

Euromoney Awards for Excellence 2022 · Armenia Best Bank

2024, 2022, 2021, 2019, 2018, 2017, 2016, 2014, 2012, 2011

Financial Times · The Banker

The Banker · Bank of the Year 2022 · Armenia

2024, 2022, 2021, 2017, 2016, 2015, 2014, 2013, 2012

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Euromoney	Global Finance	Euromoney	Global Finance	Euromoney	Euromoney	Euromoney	Euromoney	Financial Times	Euromoney	Euromoney	Global Finance	Euromoney	Euromoney	Global Finance
Global Finance	Financial Times	Global Finance	Financial Times	Global Finance	Global Finance		Financial Times		Global Finance	Global Finance		Global Finance		
				Financial Times	Financial Times					Financial Times		Financial Times		

Strong Team and Corporate Culture

1 **Unique corporate culture** driven by a flat organization and a fully merit based compensation structure

2 **One of the most professional** and talented teams in the local market

3 **Fully functioning Board committees** as per international best practice of public companies

4 **Experienced** board members with diverse international background

5 **Best practice** corporate governance system and principles

Board of Directors

Archil Gachechiladze

Chairman of the Board

More than 20 years of experience in financial services, with senior roles in Georgia and internationally. After Lehman Brothers Private Equity (2006-2008), he returned to Georgia, holding key positions at Lion Finance Group PLC and Bank of Georgia, including Deputy CEO, Corporate Banking, CFO, and Deputy CEO, Investment Management. Currently, he is Executive Director and CEO of Lion Finance Group PLC and CEO of Bank of Georgia.

Richard P. Ogdon

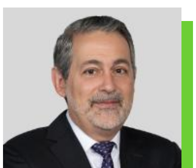
Non-executive Independent Board Member

More than 35 years of experience in the financial sector, with senior positions in investment banks, asset management and advisory companies (UBS Warburg, Uralsib and other Fis), serves as the CEO of TRDATA software company.

Sulkhan Gvalia

Non-executive Board Member

More than 20 years of experience in banking, beginning his career at TbilUniversalBank, where he served as Deputy CEO before its acquisition by Bank of Georgia in 2004. At Bank of Georgia, he held various senior roles, including Deputy CEO, Chief Risk Officer (2005-2013) and Deputy CEO, Head of Corporate Banking (2013-2016), CFO at Bank of Georgia and CFO of Lion Finance Group PLC (2019-2026)



Robert von Rekowsky

Non-executive Board Member

Around 35 years of experience in global asset management, specialized in emerging markets funds, a former vice-president at Emerging Markets Strategy and portfolio manager for Fidelity Investments.

Andrew Mkrtchyan

Authorized Board member

About 30 years of experience in commercial and investment banking and management advisory by standing at the roots of investment banking establishment in Armenia, board member in a number of private/public organizations.

Tamaz Georgadze

Non-executive Independent Board Member

More than 30 years of experience with wide range of international companies., including a decade with McKinsey & Company in Berlin as a partner. In 2013, he founded Raisin, Europe's first global deposit platform, and continues to serve as its CEO. He also serves as an independent non-executive director at Lion Finance Group PLC.

Tigran Davtyan

Non-executive Independent Board Member

More than 30 years of experience in the financial system, with senior executive positions at the commercial banks, of which more than 8 years as CEO. Held senior positions at the Central Bank of Armenia and Eurasian Economic Commission.

Armen Orujyan

Non-executive Independent Board Member

About 30 years of experience in deep-tech innovation, venture scaling, and global digital policy, with senior and founding roles in global enterprises, UN initiatives, and academic institutions (Curio Ventures, FAST, Athgo Corporation), serves as an Independent Non-Executive Director at Lion Finance Group PLC and CEO of Curio Ventures.

Management Board

Artak Hanesyan

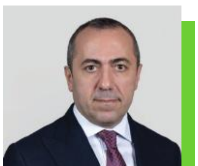
CEO, Chairman of the Management Board

A distinguished banker with more than 30 years of experience in the banking system of Armenia. Has been the CEO of Ameriabank since 2008. Before that Mr. Hanesyan held key positions in the banking sector of Armenia, including positions of CEO and deputy CEO.

Hovhannes Toroyan

Chief Financial Officer

Around 20 years of experience in the banking system of Armenia, including more than 10 years with Ameriabank, being responsible for strategy, research, assets and liabilities management.
He became the CFO of Ameriabank in Q3 2022.



Gagik Sahakyan

CIB Director

More than 25 years of experience in commercial banking and business advisory. Starting his career in advisory business and leading Ameria advisory services he later moved to corporate banking and has been heading the business line since 2010.

Arman Barseghyan

Retail Banking Director

A proven career track of more than 25 years in retail banking, of which around 15 years at HSBC bank Armenia. Mr. Barseghyan joined Ameriabank as Retail Banking Director in 2012.

Armine Ghazaryan

Chief People and Services Officer

More than 20 years of experience in the banking sector of Armenia, most of which in human resources management (HRM). Mrs. Ghazaryan had been heading Ameriabank’s HRM unit since 2008, prior to becoming CPSO in 2019.

Andranik Barseghyan

Risk Management Director

Around 30 years of experience in financial institutions’ risk management and automation technologies. Mr. Barseghyan has been heading Ameriabank’s Risk Management Center since 2009.

Gohar Khachatryan

Chief Accountant

About 35 years of experience in the banking sector of Armenia, of which 10 years at the Central Bank and about 20 years as the Chief Accountant of Ameriabank.

1. Our Group at a Glance

2. Ameriabank Highlights

3. 2026 Q2 Results

4. **Appendices: Financial Performance Details**

Balance Sheet

thsnd AMD

ITEMS	Q2 2026	2025
Cash and cash equivalents	113,731,971	109,462,529
Financial instruments at fair value through profit or loss	24,875,025	19,506,233
Available-for-sale financial assets	28,289,294	35,791,403
Money market short-term disbursements	288,691,059	219,715,161
Loans and advances to customers*	1,955,296,794	1,672,455,584
Held-to-maturity investments	157,999,717	198,983,534
Property, equipment and intangible assets	38,805,643	37,208,971
Other assets	34,391,346	41,643,056
Total assets	**2,642,080,849**	**2,334,766,471**
Financial liabilities at fair value through profit or loss	-	-
Liabilities to banks	102,723,227	119,124,414
Current accounts and deposits from customers	1,592,947,163	1,362,273,949
Other borrowed funds	296,915,001	256,571,872
Sub-debt	47,232,585	36,909,678
Other liabilities	244,187,059	222,938,179
Total liabilities	**2,284,005,035**	**1,997,818,092**
Share capital and premium	54,741,241	54,741,241
Revaluation Reserve	139,711	492,201
Additional paid-in capital	14,021,913	7,118,939
Retained earnings	289,172,949	274,595,998
Equity	**358,075,814**	**336,948,379**

*net of impairment allowances

Profit and loss

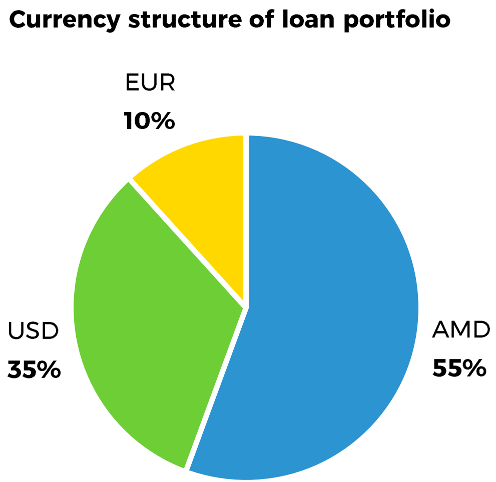
thsnd AMD

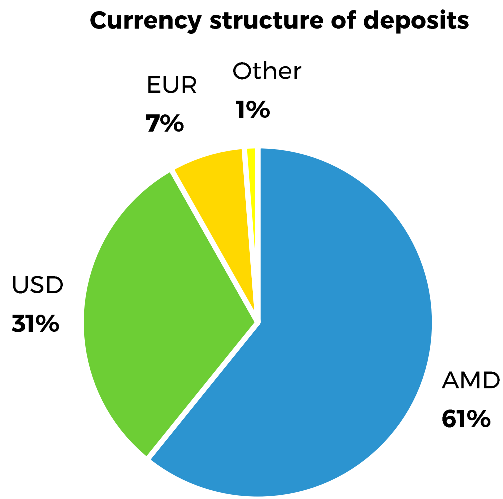
ITEMS	2Q2026	2Q2025
Net interest income	67,772,931	55,376,196
Net fee and commission income	11,382,847	9,071,812
Net profit/loss from trading operations	12,437,475	10,120,891
Other operating income (expenses)	(6,048,995)	(5,384,822)
Operating income	85,544,258	69,184,077
Impairment losses	(3,526,993)	(2,118,308)
Personnel expenses	(25,373,675)	(19,903,703)
Total administrative expenses	(7,681,894)	(7,332,971)
Profit/ (loss) before tax	48,961,696	39,829,095
Profit tax	(8,974,745)	(7,303,770)
Net profit/ (loss)	39,986,951	32,525,325

CBA prudential standards

ITEMS	2024	2025	2Q2026	CBA requirement	Violations
Minimum statutory fund (in '000 AMD)	54,466,380	54,466,380	54,466,380	50,000	No violation
Minimum total capital (in '000 AMD)	273,348,297	361,074,612	426,060,405	30,000,000	No violation
S12_Total capital to risk weighted assets	16.57%	16.97%	18.64%	12.00%	No violation
S21_High liquid assets / Total assets	21.86%	23.25%	X	15.00%	No violation
S211_High liquid assets of first group of currency / Total assets of first group of currency	25.46%	25.87%	X	4.00%	No violation
S22_High liquid assets/ Demand liabilities	64.99%	80.11%	X	60.00%	No violation
S221_ High liquid assets of first group of currency / Demand liabilities of first group of currency	68.46%	82.93%	X	10.00%	No violation
S31_Maximum risk on a single borrower	18.40%	14.71%	17.61%	20.00%	No violation
S32_Maximum risk on large-scale borrowers	104.87%	108.05%	104.61%	500.00%	No violation
S41_Maximum risk on bank related person	1.09%	0.91%	0.70%	5.00%	No violation
S42_Maximum risk on all bank related persons	7.45%	6.98%	5.76%	20.00%	No violation
Minimum requirement for obligatory reserves allocated with RA CBA: AMD Currency	X	X	X	 4% 18%	No violation
Maximum risk of currency position / Total capital of the bank	1.10%	4.13%	5.71%	10.00%	No violation

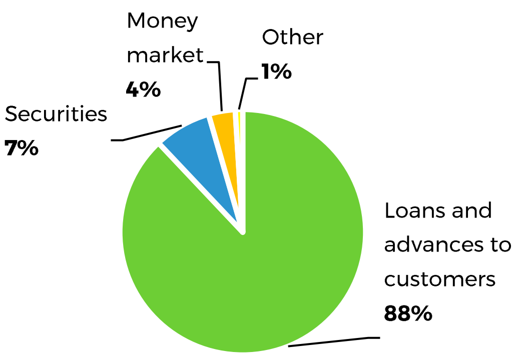
FX Exposure


Currency structure of loan portfolio
EUR
10%
USD
35%
AMD
55%

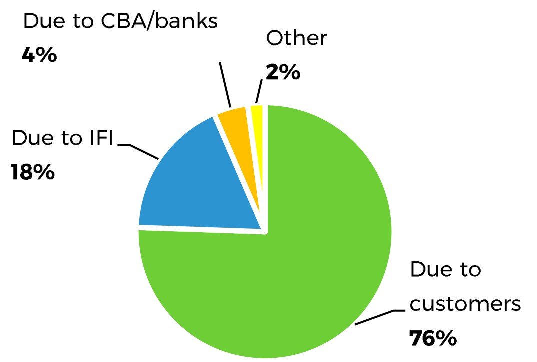

Currency structure of deposits
EUR
7%
Other
1%
USD
31%
AMD
61%

Income Structure

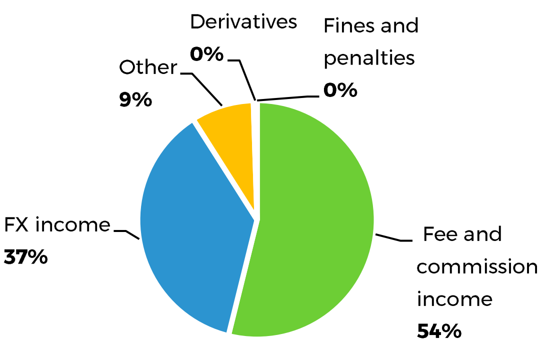
Interest income structure



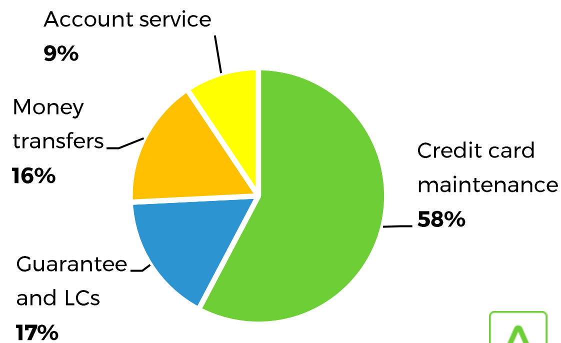
Interest expense structure



Non interest income structure



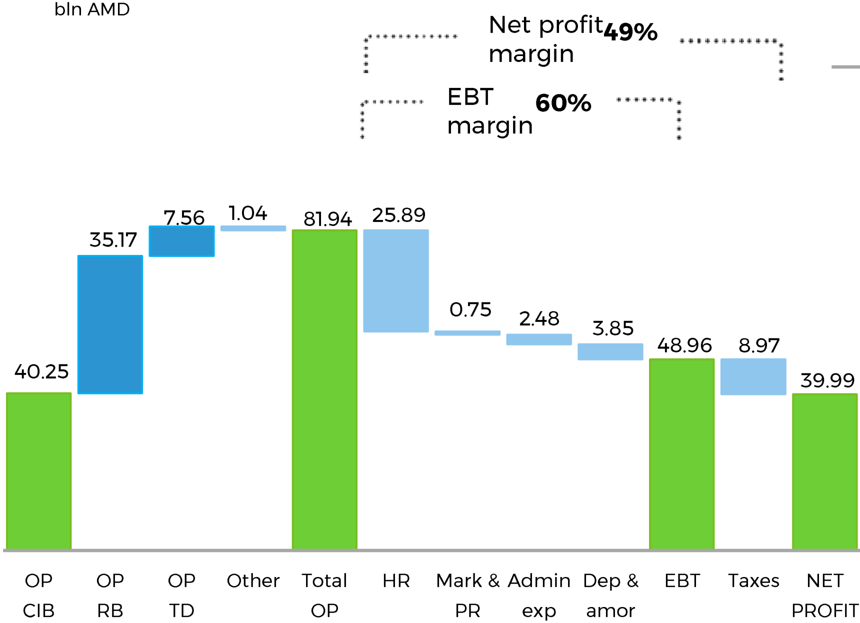
Net fee and commission income structure



P&L Structure

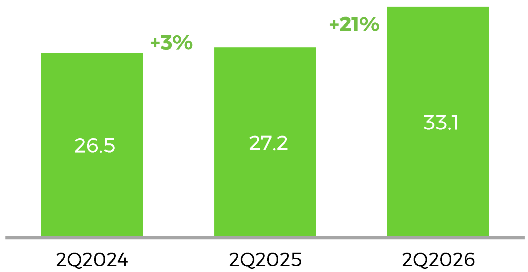
Profit and loss

bln AMD

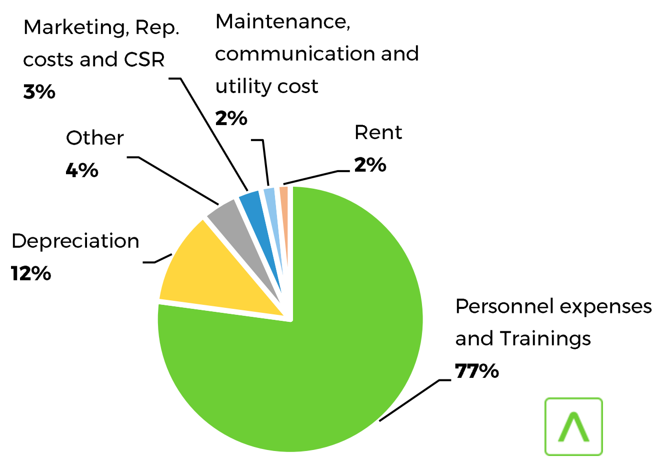


Admin expenses

bln AMD



Structure of admin expenses



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