



Results

Presentation

September 30, 2025

1.

Ameriabank at a Glance

2.

2025 Q3 Snapshot

3.

2025 Q3 Financial Results

4.

Strategy Highlights

5.

Appendices



Improving the quality of life

1

The largest lender in Armenia

The largest lender of the Armenian economy with 21.2% 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 92%, online banking penetration rate of 81%, 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

6

Attractive macro fundamentals

Robust economic growth, near-target inflation and effective monetary policy, stable exchange rate and continued fiscal expansion

* 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



The Largest Lender in Armenia

Overview

- A leading universal bank in Armenia, offering corporate, investment and retail banking services
- The largest lender in the Armenian market.
- Ongoing appreciation and quality recognitions by reputable global institutions
- Highest possible credit ratings within current sovereign rating constraints



27

branches



2,272

employees



largest ATM
network in
the capital

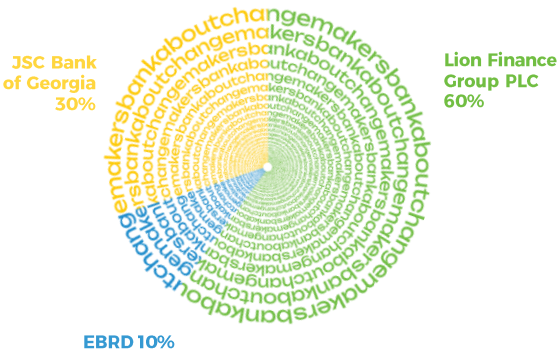


largest network of
vPOS terminals in
the country



one of the largest
networks of POS
terminals in the country

Ownership Structure



NPS 77.4%

CEI* 9.8

S&P BB-

Moody's Ba3

Assets
17.7%
Market share

Loans
21.2%
Market share

Liabilities
18.2%
Market share

Equity
15.2%
Market share

Net Profit
16.6%
Market share



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2025 Q3 Achievements

Loans*

Total amount 1,543 B
YoY Growth +36.5%

Assets

Total amount 2,115 B
YoY Growth +35.8%

Liabilities

Total amount 1,807 B
YoY Growth +36.9%

Deposits**

Total amount 1,420 B
YoY Growth +25.1%

Equity

Total amount 308 B
YoY Growth +29.3%

Profit

Total amount 51.0 B
YoY Growth +22.6%

Awards:

- Ameriabank has won in 4 nominations of the Best Digital Banks Awards 2025 by Global Finance magazine.
 - Best in Transformation
 - Best Online Product Offerings
 - Best in Lending
 - Most Innovative Digital Bank



Highlights:

- High profitability with RoE of 24.2% and RoA of 3.4%.
- Largest loan portfolio in the market with steadily robust asset quality (NPL ratio of 1.5%).
- Monthly Active Users (MAU) by login increased by 58.3% YoY.
- High service quality and customer satisfaction scores, with NPS of 77.4% and CEI*** of 9.8.



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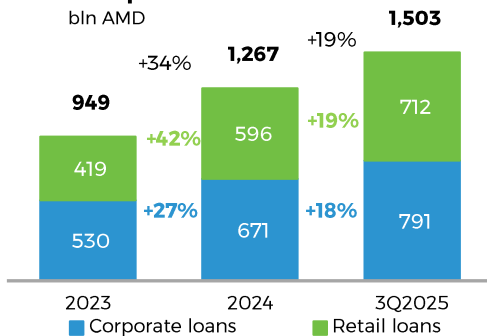
Appendices



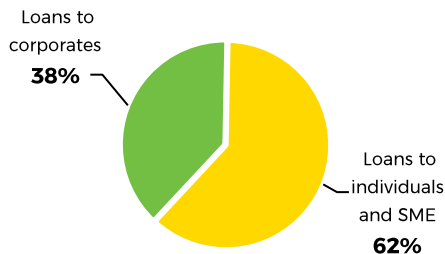
Core Business

Loan portfolio

bln AMD



Loan portfolio breakdown

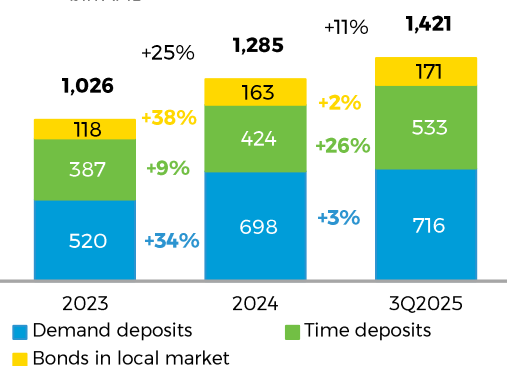


Highlights

- The bank is the largest lender in Armenia with total loans' market share of 21.2%.
- High share of retail and SME loans (62%) in line with the Bank's universal banking model.
- Total deposits and bonds increased by 11% year-to-date with increase in both corporate and retail deposits and bonds.

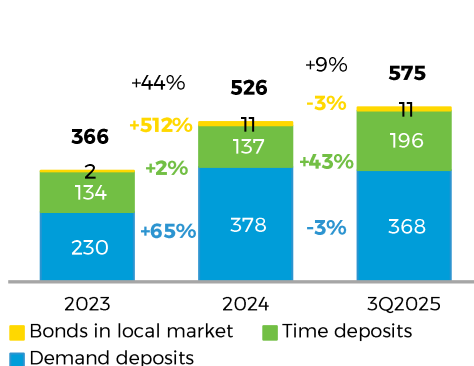
Deposits and bonds*

bln AMD



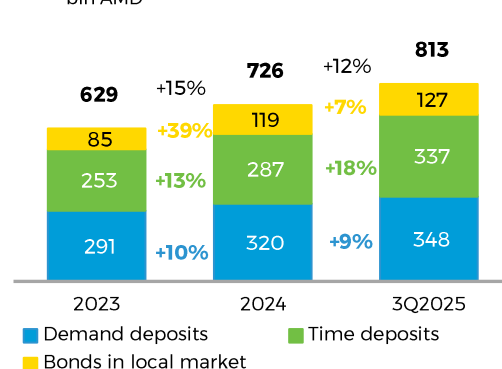
Corporate deposits and bonds

bln AMD



Retail deposits and bonds

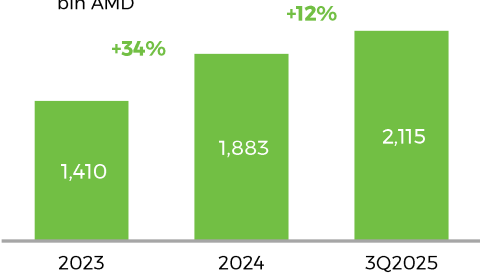
bln AMD



Assets and Liabilities Structure

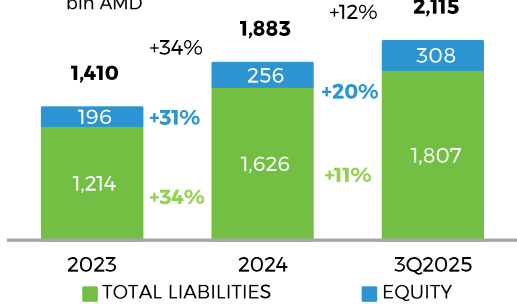
Assets

bln AMD



Liabilities and equity

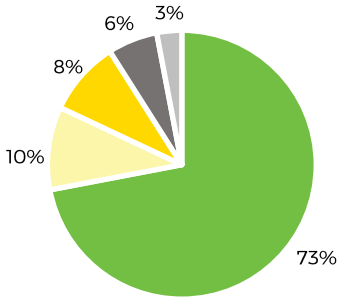
bln AMD



Highlights

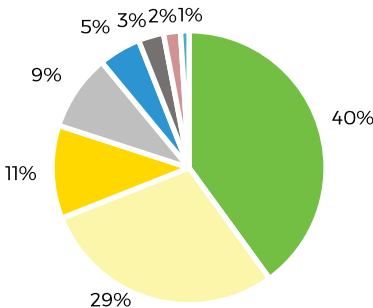
- Total assets registered solid growth of 12% compared to year-end, while equity increased by 20% year-to-date.
- Diversified balance-sheet structure with 89% interest earning assets to total assets and 78% customer funds to total liabilities.
- Maintaining exceptional sectorial diversification of loan portfolio, with balanced exposure to all industries.

Structure of assets



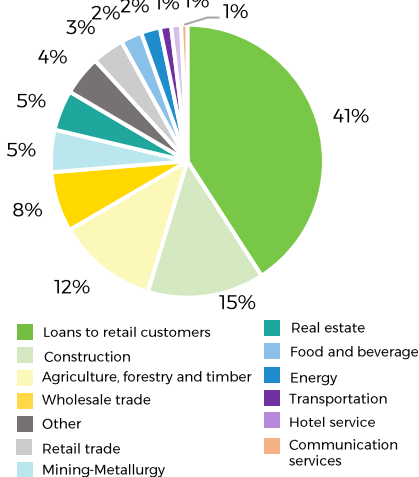
- Loans to customers
- Securities
- Cash and cash equivalent
- Interbank loans and REPO
- Other assets

Structure of liabilities



- Demand deposits
- Time deposits
- Loans from IFIs
- Bonds
- Deposits and balances from banks
- Other liabilities
- Subordinated debt
- Loans from CBA

Loan portfolio structure



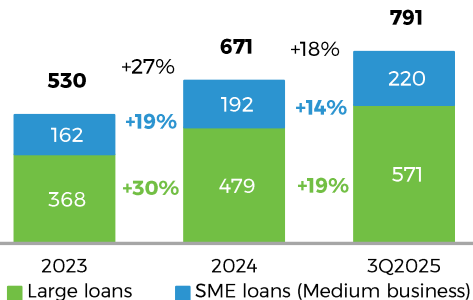
- Loans to retail customers
- Real estate
- Construction
- Agriculture, forestry and timber
- Wholesale trade
- Food and beverage
- Energy
- Transportation
- Hotel service
- Communication services
- Mining-Metallurgy
- Other



Corporate and Retail Banking

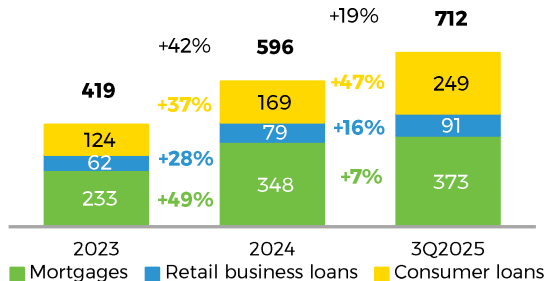
Corporate loans

bln AMD



Retail loans

bln AMD

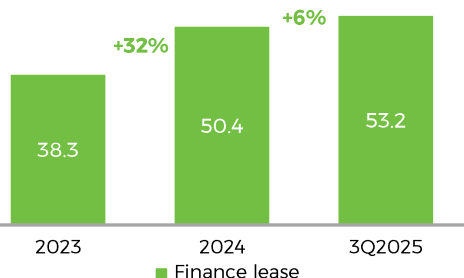


Highlights

- Corporate loans portfolio increased by 18% year-to-date due to growth of both SME and large loans.
- Retail loan portfolio increased by 19% year-to-date, driven by strong increase in consumer loans.
- Total SME (Retail and Corporate) portfolio reached AMD 311b, with 15% growth year-to-date.
- Trade finance total portfolio increased by 28% year-to-date due to high growth of off-balance guarantees.

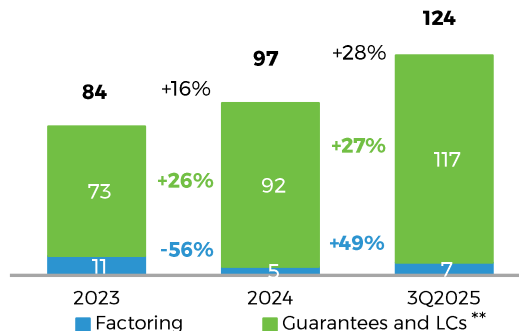
Finance Lease

bln AMD



Trade finance

bln AMD



AMD 712 b

retail loans

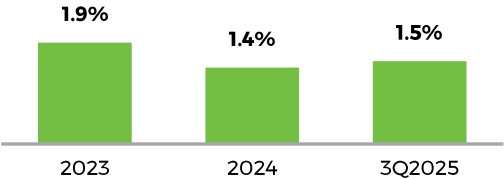
AMD 791 b

corporate loans
and advances*

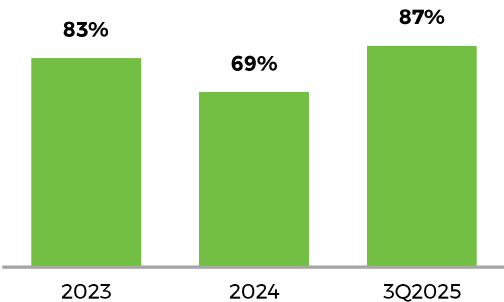


Loan Portfolio Quality

NPL (Stage 3)



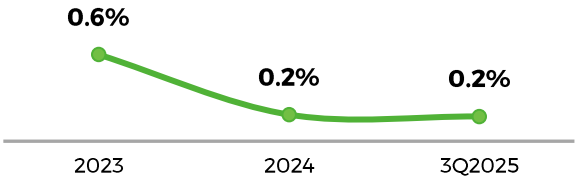
Coverage ratio (Stage 3)



Highlights

- NPL ratio and cost of credit risk remained broadly flat at 1.5% and 0.2% respectively.

Cost of credit risk



1.5%

NPL

0.2%

Cost of credit risk

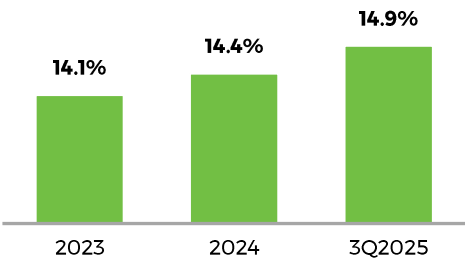
87%

Coverage ratio

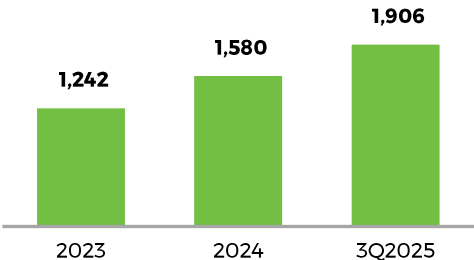


Capital

Tier 1 Ratio



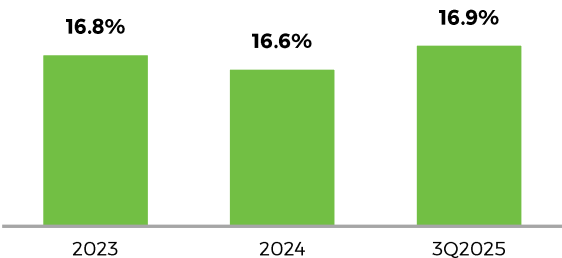
Risk Weighted Assets
bln AMD



Highlights

- Capital adequacy ratios are comfortably above the minimum regulatory requirements.

Total Capital Adequacy Ratio



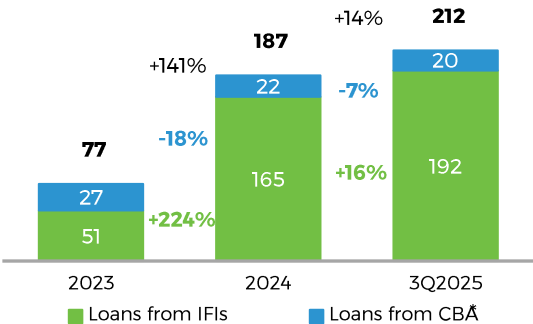
16.9%
CAR



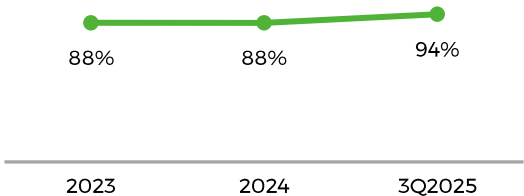
Funding and Liquidity

Attracted funds

bln AMD



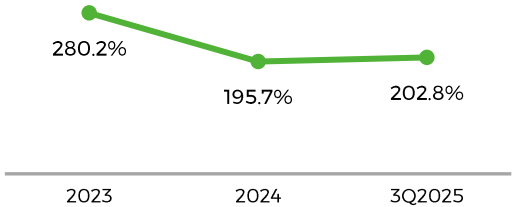
Loans to deposits and borrowings ratio



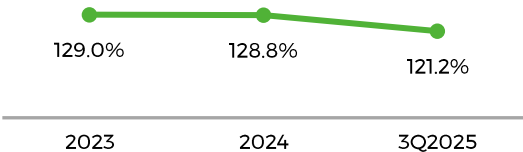
Highlights

- Loans to deposits and borrowings ratio stood at 94%.
- 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

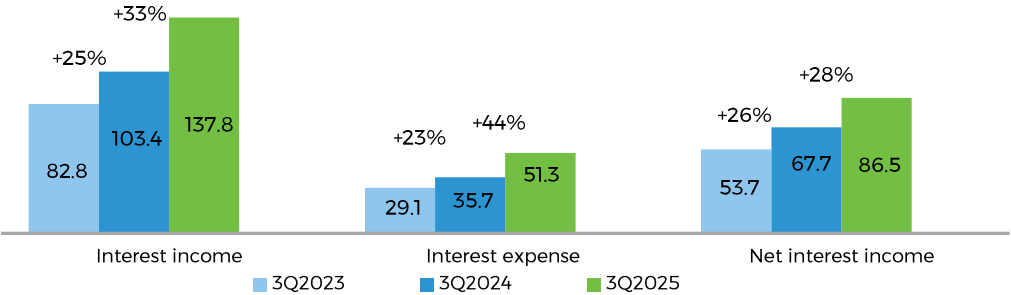
** Ratios are calculated per CBA methodology



Income

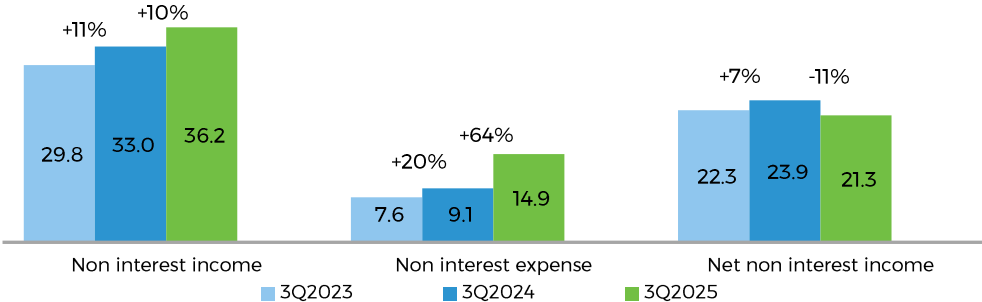
Interest income

bln AMD



Non interest income

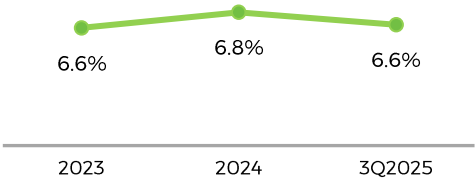
bln AMD



Highlights

- Net interest income increased by an impressive 28% YoY.
- The Bank's NIM slightly declined but still outperformed the market average by 0.4pp.
- Net non interest income decreased by 11% YoY, primarily due to lower FX income and increased costs of credit card maintenance, resulting from overall credit card business growth.

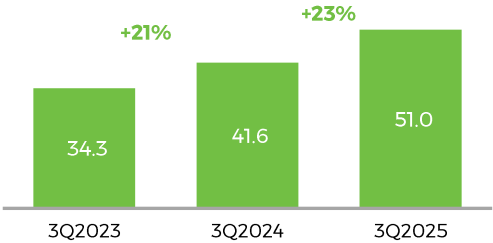
NIM (Net Interest Margin)



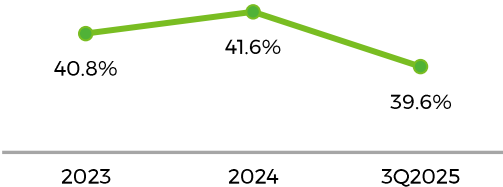
Efficiency and Profitability

Net profit

bIn AMD



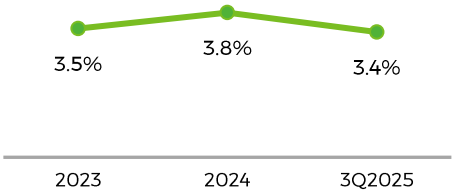
CIR (Cost to income ratio)



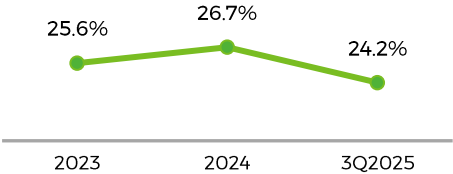
Highlights

- Net profit rose by 23% YoY despite last year's exceptionally high base. The main driver was higher net interest income. Continuous YoY 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 24.2% and 34% respectively.
- The cost-to-income ratio improved to 39.6%, primarily driven by higher income generation.

ROA (Return on Assets)



ROE (Return on Equity)



AMD 51.0 b

Net profit



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Strategic Objectives



Omni Channel Distribution Platform with Focus on Digital

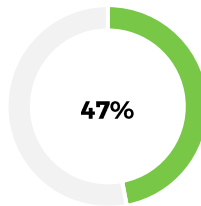
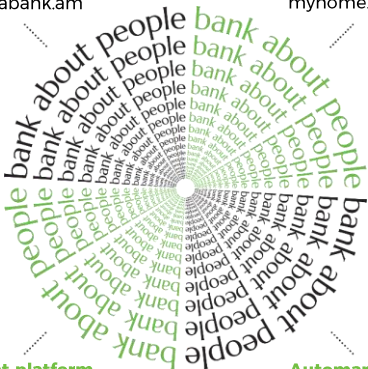
Customer centric digital ecosystems

SME platform
sme.ameribank.am

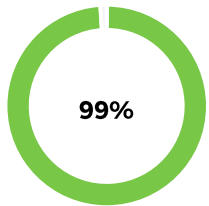
Housing market
myhome.am

Investment platform
MyInvest

Automarket
mycar.am

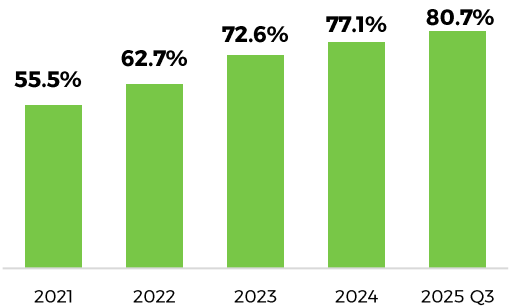


Share of Digital sales

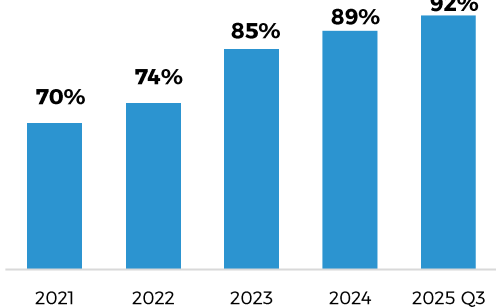


Offloading rate*

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



Green Bonds Issuance

- First **Green bond** issuer in Armenia
- **USD 62 mn*** Green bonds issued in total

Doing business responsibly and giving back to community

- Best practice **E&S risk management**
- **AMD 336 mn** (up by 25% YoY) allocated in 2024 for CSR purposes



Children's healthcare and wellbeing



Educational



Infrastructure and community development



Allocation



Impact**

112,324 tons
eCO2 emissions avoided

272,354,810 kwh
Estimated annual total clean electricity production



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Appendices: External Environment



Armenia Country Overview

General

GDP: 19.9 bn (3Q 2025, current \$)

GDP per capita: 8.5K (2024, current \$)

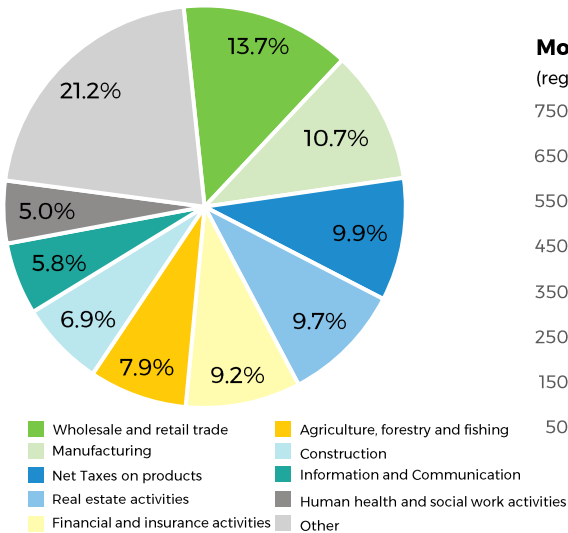
Moody's: Ba3 (stable)

Fitch: BB- (stable)

S&P: BB- (stable)

Well Diversified Economy

GDP Structure by production*



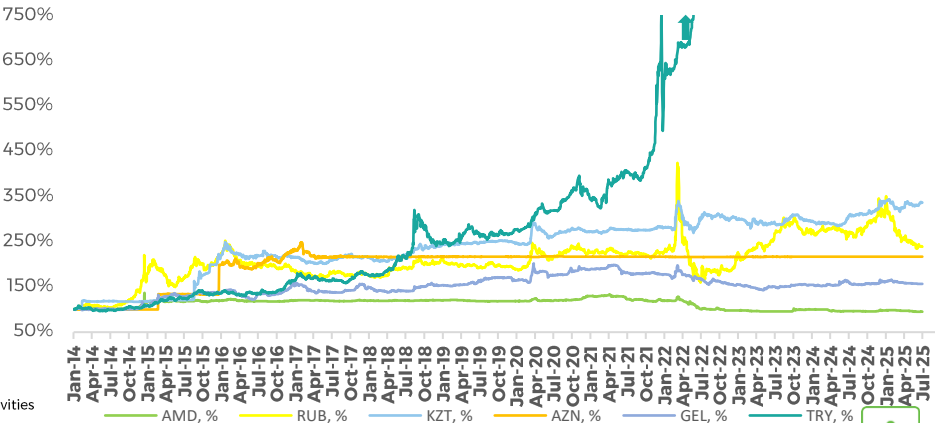
High Average GDP Growth and Low Inflation

2013-2025



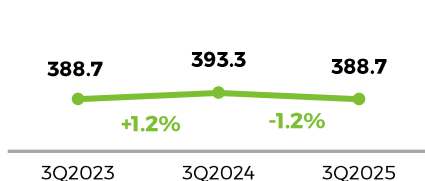
Most Stable Currency in the Region

(regional currencies vs USD FX rate dynamics)**

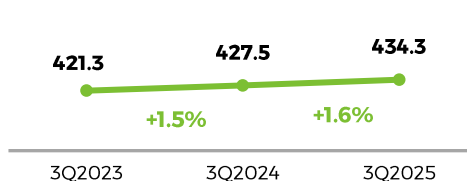


Armenia Macroeconomic Indicators

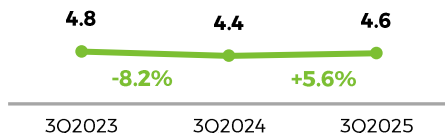
AMD/USD



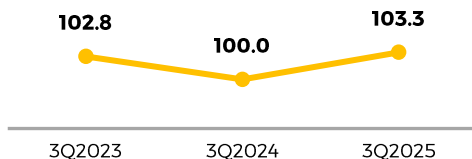
AMD/EUR



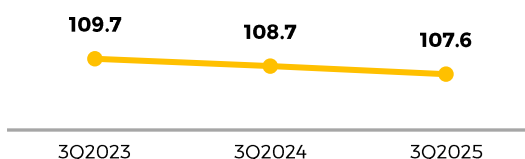
AMD/RUB



CPI (12m)



Economic Activity Index (IEA 12m)



Highlights

- Armenia's economic growth strengthened in the third quarter of 2025, following a moderate first-half performance. The Economic Activity Index (EAI) rose by 7.6% year-on-year in January–September, up from 6.3% in the first half, reflecting a recovery in industry and continued expansion in services, construction, and agriculture.
- The Armenian dram (AMD) remained broadly stable in Q3 2025, with minor fluctuations reflecting shifts in regional trade flows and cross-border capital movements. The currency held steady against the U.S. dollar, while posting a modest depreciation against the ruble and euro.
- Over January–September 2025, average inflation stood at 3.3%, compared with just 0.01% a year earlier. The Central Bank of Armenia maintained the refinancing rate at 6.75%, signaling a cautious stance amid moderating inflation but persistent upside risks.

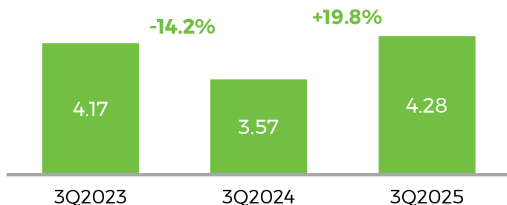
Source: Statistical Committee of Armenia, Central Bank of Armenia



Armenia Macroeconomic Indicators

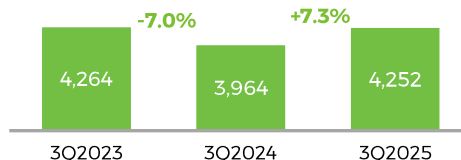
International Reserves

bln USD



Remittances*

mIn USD



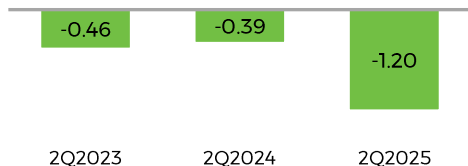
Highlights

- Foreign trade volumes fell sharply, with a year-over-year decline of around 39.3%, largely reflecting the normalization of re-exports after exceptionally high trade levels in 2024.
- Remittance inflows increased by 7.3% in 9m 2025, remaining significantly above pre-2022 levels. At the same time, net remittances increased by 13.8%, comprising 1.0 bn USD.
- Foreign reserves stood at USD 4.3 billion, marking a 19.8% increase compared to the same period last year.

Source: Statistical Committee of Armenia, Central Bank of Armenia

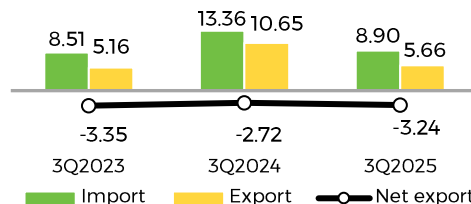
Current account (BOP)**

bln USD



Import and export

bln USD



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Appendices: Historic Milestone



Our Road to Success

1998

Ameria Advisory was founded by a group of young repatriated professionals

2007

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

2010

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

2015

USD 30mIn **equity investment by EBRD***
USD 50mIn **sub debt from IFC***
1st published international credit rating (**B+ rating** with Stable Outlook by Fitch)

2021-2024

BB- rating by S&P
Total loan book more than **AMD 1 tn**
Ameriabank joins Lion Finance Group PLC in 2024

2000-2006

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

2008-2009

Rebranded to Ameriabank, unprecedented growth amid global crisis

2011-2014

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

2017-2020

Absolute leader in RA by key financial indicators
USD 30mIn **equity investment by ADB** in early 2018**
Ba3 rating with stable outlook by Moody's
B+ rating with stable outlook by S&P
1st Green Bond issuer 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.

Ameria Group (CY) LTD
100%



2015

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

EBRD
20.7%

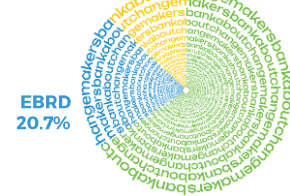


Ameria Group (CY) LTD
79.3%

2016

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

ESPS Holding LTD
13.5%

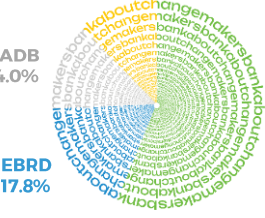


Ameria Group (CY) LTD
65.8%

2018

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

ESPS Holding LTD
11.7%



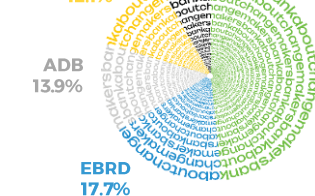
Ameria Group (CY) LTD
56.5%

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.

Afeyan foundation for Armenia inc.
7.5%

ESPS Holding LTD
12.1%



Imast Group (CY) LTD*
48.8%

2024

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

JSC Bank of Georgia
30%



Lion Finance Group PLC
60%

* 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.



**2025, 2024, 2023, 2022,
2021, 2017, 2016, 2015, 2014,
2013, 2012**



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



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



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2025 Q3 Snapshot

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Strategy Highlights

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Appendices: Corporate Governance



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



Andrew Mkrtchyan

Chairman of the Board

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.



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.



Archil Gachechiladze

Non-executive Board Member

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



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.



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). Currently, he is also the Deputy CEO and CFO at Bank of Georgia and CFO of 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.



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.



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.



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.



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.



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.



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.



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.



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.



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Appendices: Financial Performance Details



Balance Sheet

thsnd AMD

ITEMS	3Q2025	2024
Cash and cash equivalents	171,535,769	198,978,576
Financial instruments at fair value through profit or loss	29,708,681	30,112,453
Available-for-sale financial assets	19,398,193	19,457,310
Money market short-term disbursements	131,698,771	114,051,207
Loans and advances to customers*	1,543,043,650	1,309,937,917
Held-to-maturity investments	157,244,707	154,904,377
Property, equipment and intangible assets	34,998,155	31,188,887
Other assets	27,629,146	23,877,113
Total assets	2,115,257,072	1,882,507,840
Financial liabilities at fair value through profit or loss	-	-
Liabilities to banks	166,106,535	113,684,356
Current accounts and deposits from customers	1,249,740,943	1,122,212,988
Other borrowed funds	135,345,139	135,933,377
Sub-debt	36,938,333	27,996,197
Other liabilities	219,340,151	226,392,623
Total liabilities	1,807,471,101	1,626,219,541
Share capital and premium	54,741,241	54,741,241
Revaluation Reserve	11,305	(439,945)
Retained earnings	253,033,425	201,987,003
Equity	307,785,971	256,288,299



Profit and loss

thsnd AMD

ITEMS	3Q2025	3Q2024
Net interest income	86,450,299	67,665,352
Net fee and commission income	14,049,285	11,579,431
Net profit/loss from trading operations	16,122,852	16,905,095
Other operating income (expenses)	(8,829,507)	(4,570,569)
Operating income	107,792,929	91,579,309
Impairment losses	(2,552,751)	(1,751,678)
Personnel expenses	(31,665,536)	(30,684,459)
Total administrative expenses	(11,043,850)	(8,207,219)
Profit/ (loss) before tax	62,530,792	50,935,953
Profit tax	(11,484,370)	(9,296,783)
Net profit/ (loss)	51,046,422	41,639,170



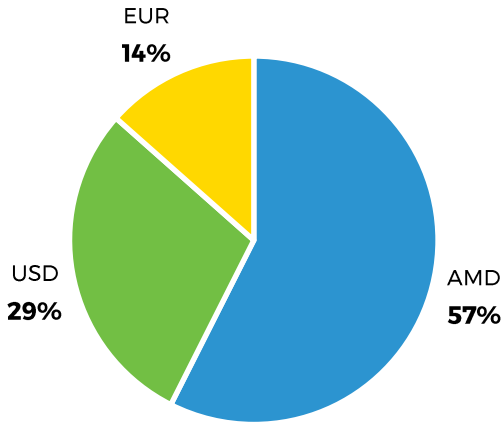
CBA prudential standards

ITEMS	2023	2024	3Q2025	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)	224,093,877	273,348,297	342,733,471	30,000,000	No violation
S12_ Total capital to risk weighted assets	16.77%	16.57%	17.18%	12.00%	No violation
S21_ High liquid assets / Total assets	24.60%	21.86%	21.92%	15.00%	No violation
S21_ High liquid assets of first group of currency / Total assets of first group of currency	28.56%	25.46%	23.97%	4.00%	No violation
S22_ High liquid assets/ Demand liabilities	74.92%	64.99%	73.28%	60.00%	No violation
S22_ High liquid assets of first group of currency / Demand liabilities of first group of currency	75.78%	68.46%	73.40%	10.00%	No violation
S31_ Maximum risk on a single borrower	16.62%	18.40%	15.34%	20.00%	No violation
S32_ Maximum risk on large-scale borrowers	101.11%	104.87%	92.00%	500.00%	No violation
S41_ Maximum risk on bank related person	2.67%	1.09%	1.77%	5.00%	No violation
S42_ Maximum risk on all bank related persons	10.79%	7.45%	8.42%	20.00%	No violation
Minimum requirement for obligatory reserves allocated with RA CBA: AMD	X	X	X	4%	No violation
Currency				18%	
Maximum risk of currency position / Total capital of the bank	3.58%	1.10%	2.00%	10.00%	No violation

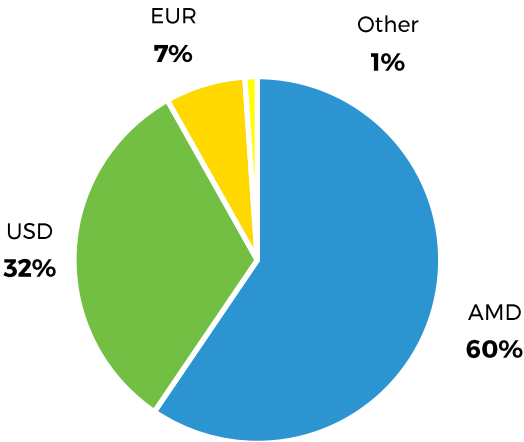


FX Exposure

Currency structure of loan portfolio

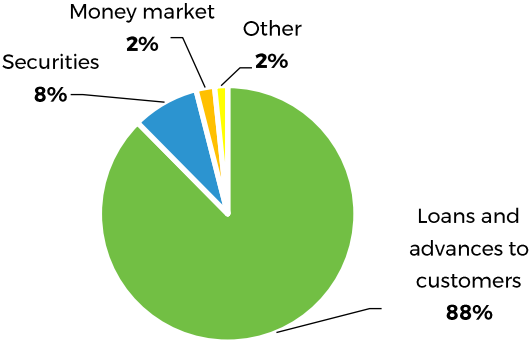


Currency structure of deposits

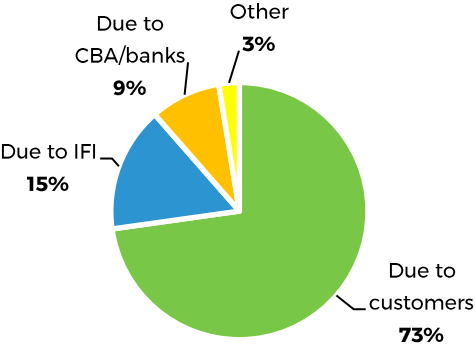


Income Structure

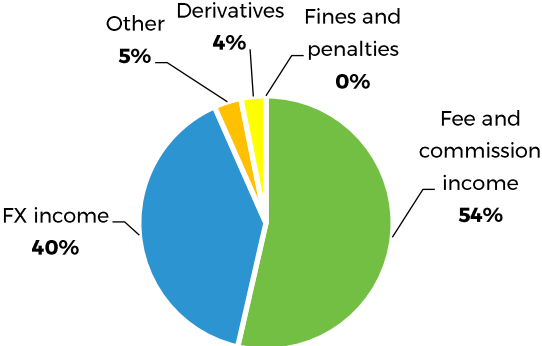
Interest income structure



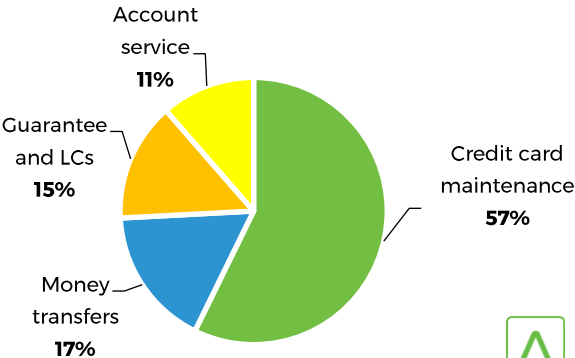
Interest expense structure



Non interest income structure



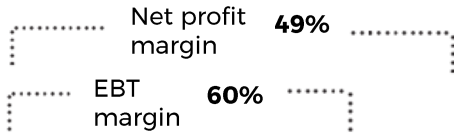
Net fee and commission income structure



P&L Structure

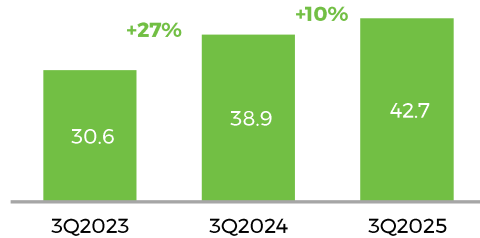
Profit and loss

bln AMD

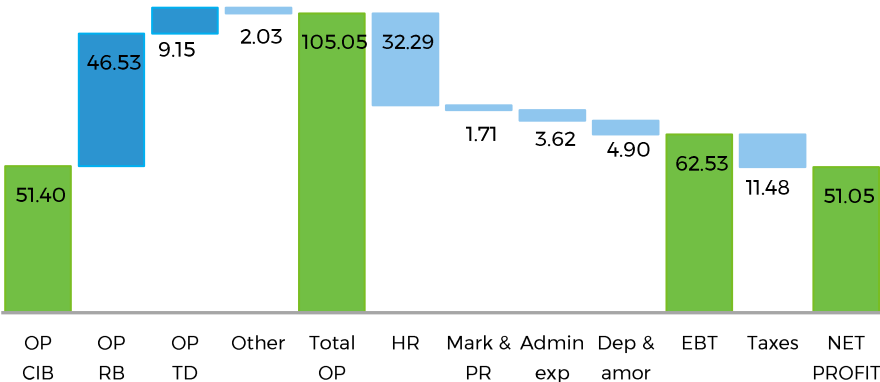
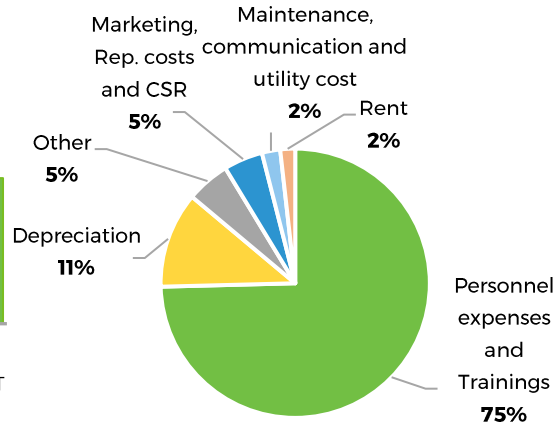


Admin expenses

bln AMD



Structure of admin expenses



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