AMERIABANK

Results

Presentation

December 31, 2025

Improving the quality of life

1 **The largest lender in Armenia**
The largest lender of the Armenian economy with 21.7% 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 82%, 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 fiscal discipline

* 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

29
branches

2,326
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

NPS 79.7%

CEI* 9.8

S&P BB-

Moody's Ba3

Assets
18.2%
Market share

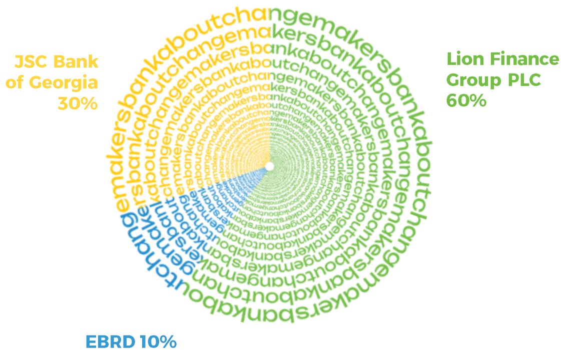
Loans
21.7%
Market share

Liabilities
18.7%
Market share

Equity
15.5%
Market share

Net Profit
17.2%
Market share

Ownership Structure



* Client Experience Index with max possible value of 10

2025 Q3 Achievements

Loans*

Total amount	1,672 B
YoY Growth	+27.7%

Assets

Total amount	2,335 B
YoY Growth	+24.0%

Liabilities

Total amount	1,998 B
YoY Growth	+22.9%

Deposits**

Total amount	1,530 B
YoY Growth	+19.0%

Equity

Total amount	337 B
YoY Growth	+31.5%

Profit

Total amount	72.6 B
YoY Growth	+21.0%

Awards:

- Ameriabank named the Best Bank of Armenia for Real Estate by Euromoney.

EUROMONEY REAL ESTATE AWARDS 2025 ARMENIA BEST BANK FOR REAL ESTATE

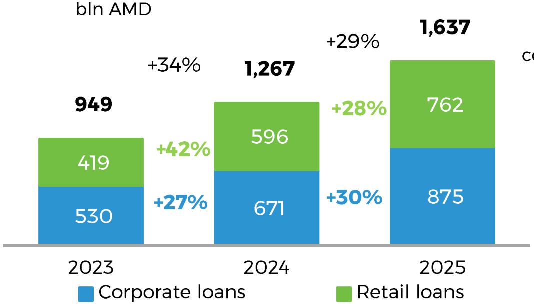
Highlights:

- High profitability with RoE of 25.0% and RoA of 3.4%.
- Largest loan portfolio in the market with steadily robust asset quality (NPL ratio of 2.1%).
- Rapid growth of Monthly Active Users (MAU) by login and transactions by 42.9% and 52.5% YoY respectively.
- High service quality and customer satisfaction scores, with NPS of 79.7% and CEI*** of 9.8.

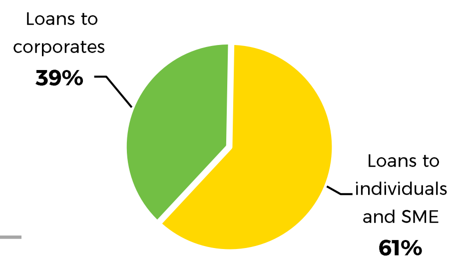
* net of impairment allowances and including TF ** Current Accounts, Time Deposits and Bonds
*** Client Experience Index with max possible value of 10

Core Business

Loan portfolio
bln AMD



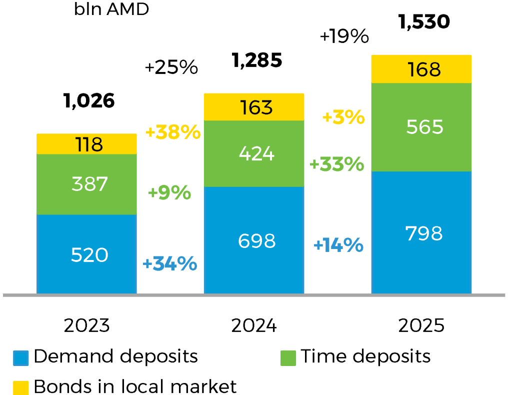
Loan portfolio breakdown



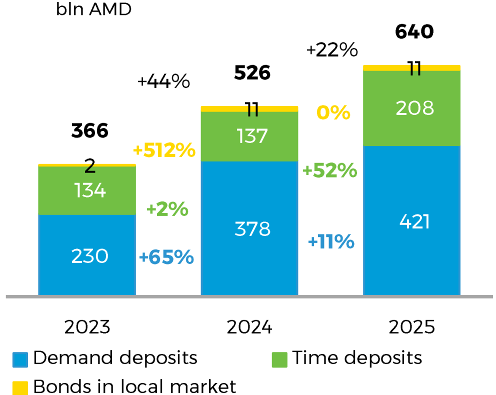
Highlights

- The bank is the largest lender in Armenia with total loans' market share of 21.7%.
- High share of retail and SME loans (61%) in line with the Bank's universal banking model.
- Total deposits and bonds increased by 19% year-on-year with increase in both corporate and retail deposits and bonds.

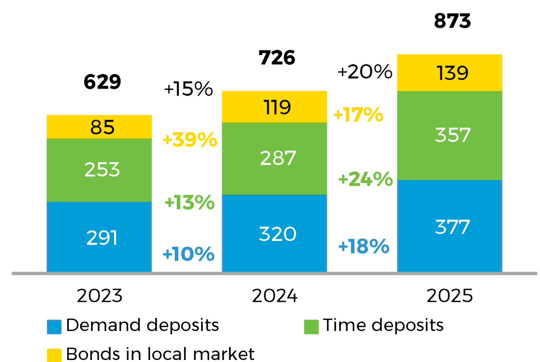
Deposits and bonds*
bln AMD



Corporate deposits and bonds
bln AMD



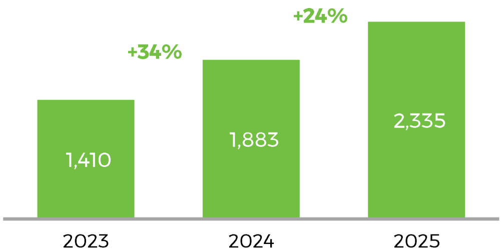
Retail deposits and bonds
bln AMD



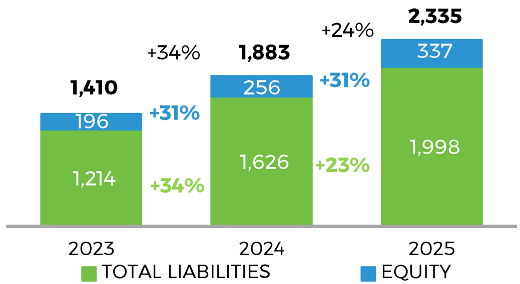
* Bonds in the local market include bonds issued in the local market and sold to Retail and Corporate clients, as well as FIs

Assets and Liabilities Structure

Assets
bln AMD



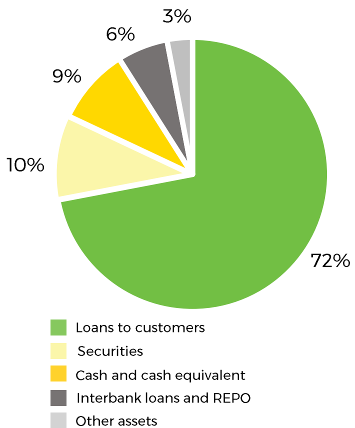
Liabilities and equity
bln AMD



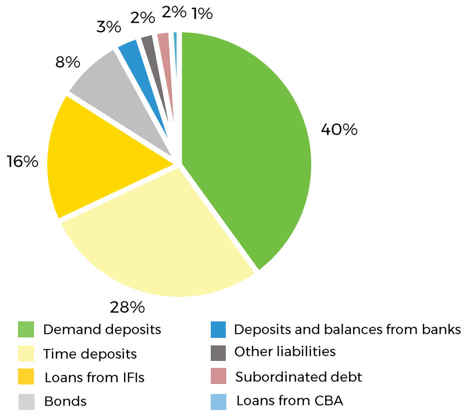
Highlights

- Total assets registered solid growth of 24% compared to 2024 year-end, while equity increased by 31% year-on-year.
- Diversified balance-sheet structure with 92% interest earning assets to total assets and 77% customer funds to total liabilities.
- Maintaining exceptional sectorial diversification of loan portfolio, with balanced exposure to all industries.

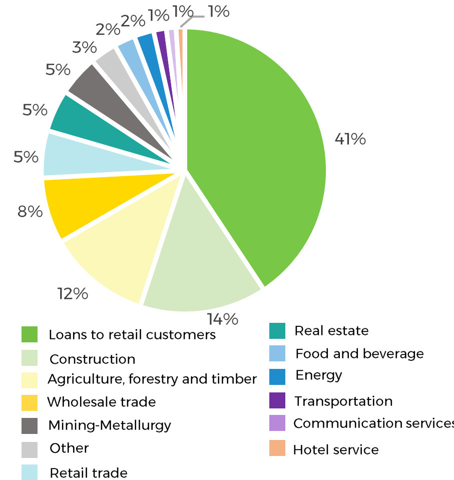
Structure of assets



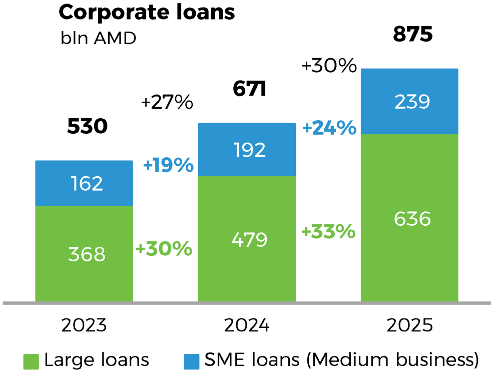
Structure of liabilities

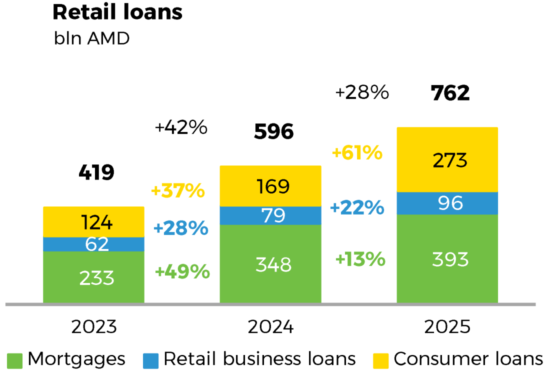


Loan portfolio stucture



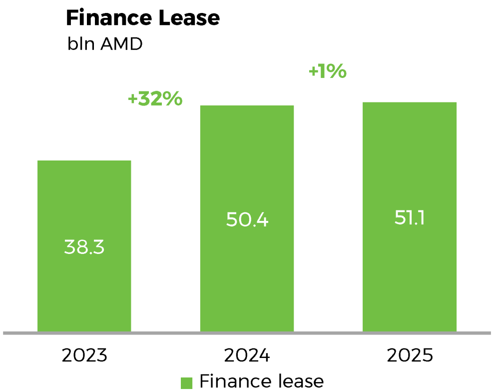
Corporate and Retail Banking

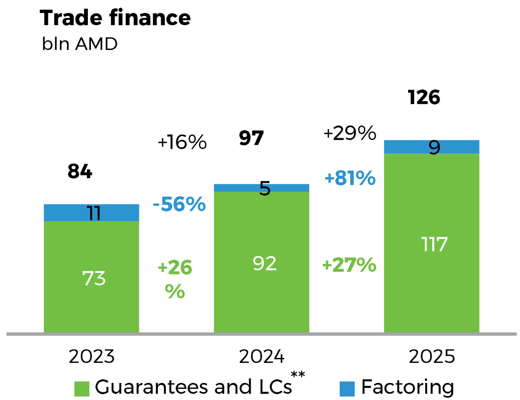




Highlights

- Corporate loans portfolio increased by 30% year-on-year due to growth of both SME and large loans.
- Retail loan portfolio increased by 28% year-on-year, driven by strong increase in consumer loans.
- Total SME (Retail and Corporate) portfolio reached AMD 335b, with 24% growth year-on-year.
- Trade finance total portfolio increased by 29% year-on-year due to high growth of off-balance guarantees.





AMD 762 b

retail loans

AMD 875 b

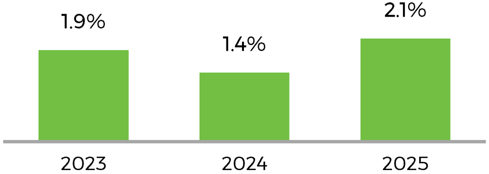
corporate loans and advances*

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

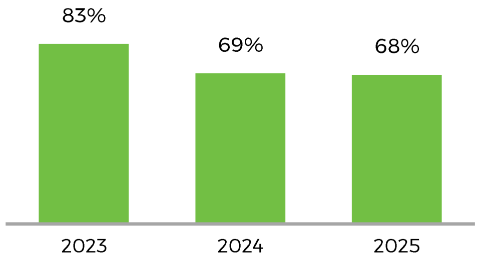
** Includes on and off balance sheet LCs

Loan Portfolio Quality

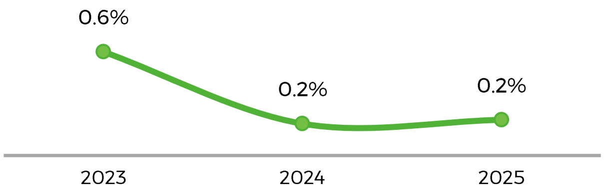
NPL (Stage 3)



Coverage ratio (Stage 3)



Cost of credit risk



Highlights

- Coverage ratio and cost of credit risk remained broadly flat at 68% and 0.2% respectively.

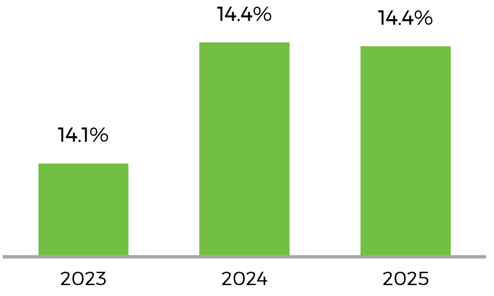
2.1%
NPL

0.2%
Cost of credit risk

68%
Coverage ratio

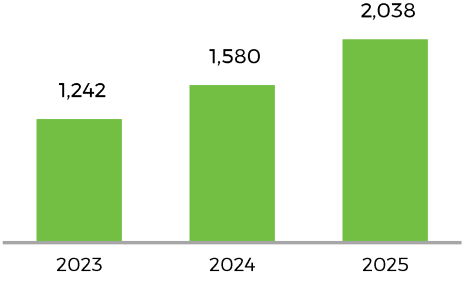
Capital

Tier 1 Ratio



Risk Weighted Assets

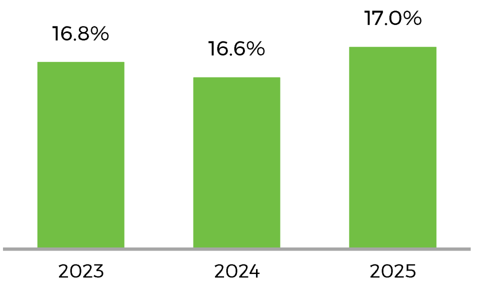
bln AMD



Highlights

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

Total Capital Adequacy Ratio

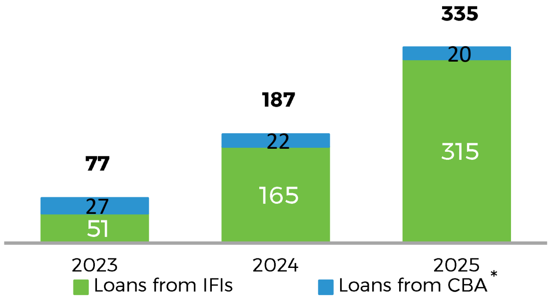


17.0%

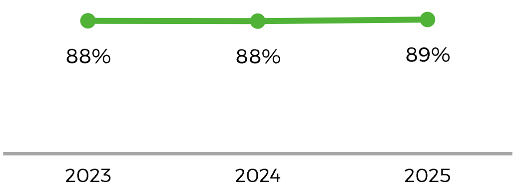
CAR

Funding and Liquidity

Attracted funds
bln AMD



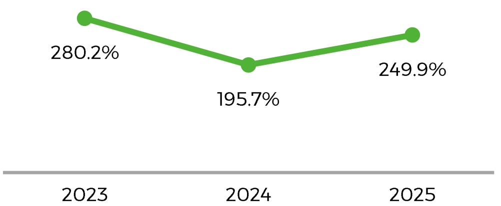
Loans to deposits and borrowings ratio



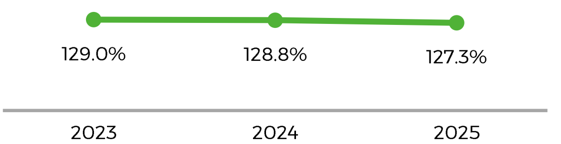
Highlights

- Loans to deposits and borrowings ratio stood at 89%.
- Liquidity ratios (LCR & NSFR) are well above the required thresholds (100%).

LCR (Liquidity Coverage Ratio)**



NSFR (Net Stable Funding Ratio)**

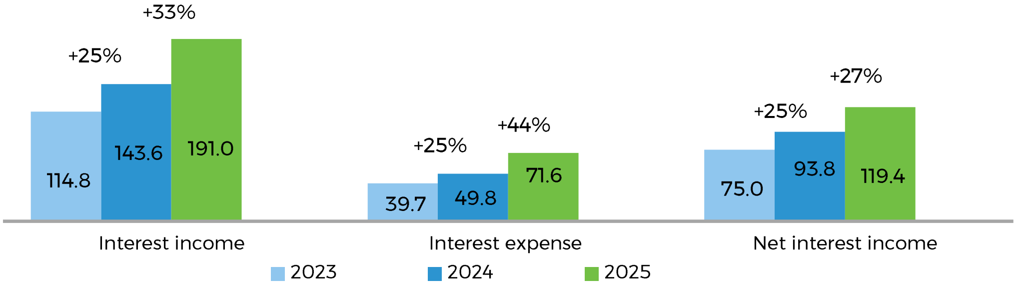


* Loans from a pool of designated funds aimed at supporting Armenian private sector (MSME) and channeled through banking system

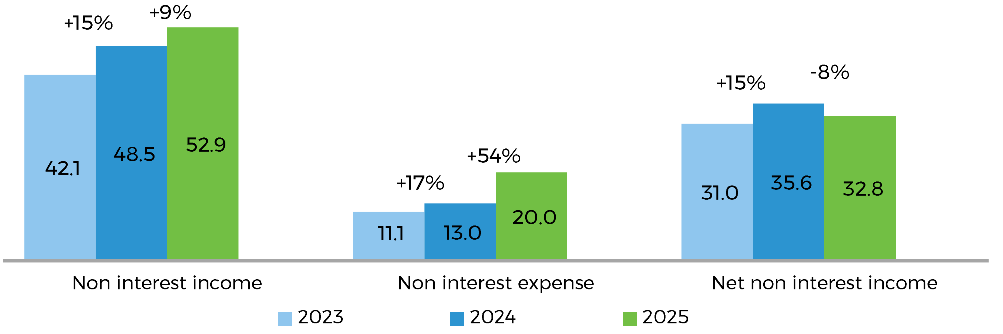
** Ratios are calculated per CBA methodology

Income

Interest income
bln AMD



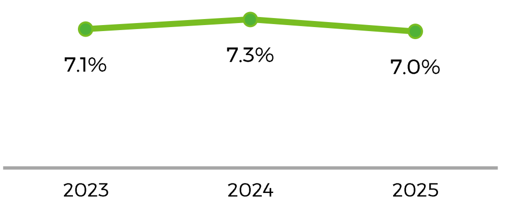
Non interest income
bln AMD



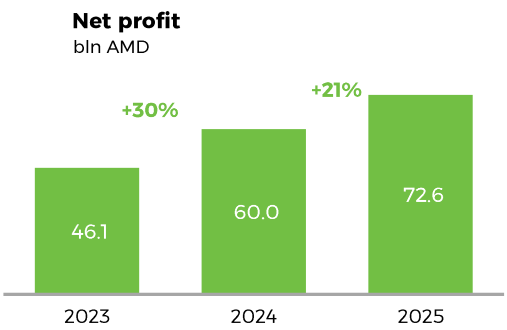
Highlights

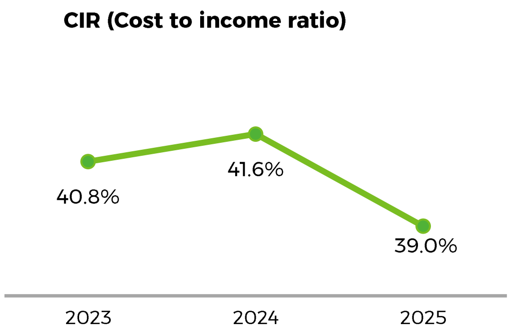
- Net interest income increased by an impressive 27% YoY.
- Net non interest income decreased by 8% YoY, primarily due to lower FX income and increased costs of credit card maintenance, resulting from overall credit card business growth.

NIM (Net Interest Margin)



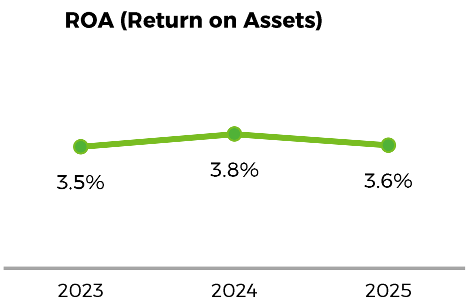
Efficiency and Profitability

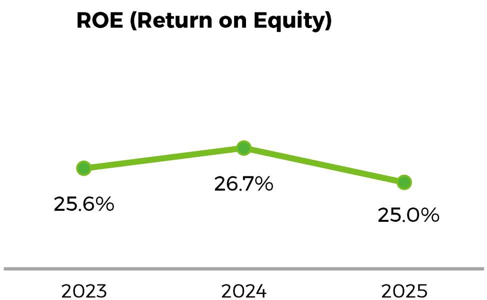




Highlights

- Net profit increased by 21% year-on-year despite last year's exceptionally high base. The main driver was higher net interest income. 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 25.0% and 3.6% respectively.
- The cost-to-income ratio improved to 39.0%, primarily driven by higher income generation.





AMD 72.6 b

Net profit

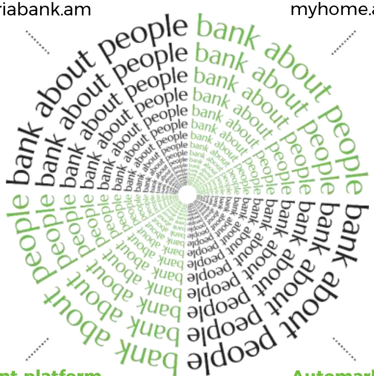
Strategic Objectives

Omni Channel Distribution Platform with Focus on Digital

Customer centric digital ecosystems

SME platform
sme.ameriabank.am

Housing market
myhome.am

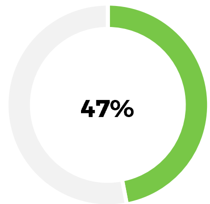


Investment platform
MyInvest

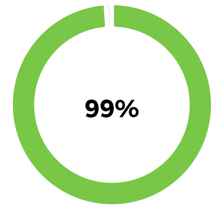
Automarket
mycar.am

↑ **43%** YoY
Monthly active users by login

↑ **50%** YoY
Mobile and Internet Banking Transactions

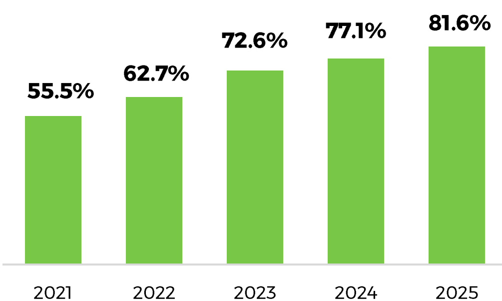


Share of Digital sales

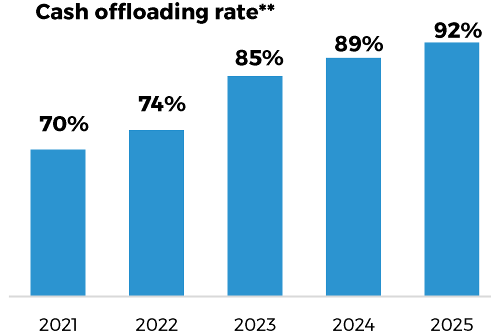


Offloading rate*

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

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 ֏424 mn** (up by 26% YoY) allocated in 2025 for CSR purposes

Children's healthcare and wellbeing

Educational

Infrastructure and community development

Allocation

Energy Efficiency **1%**

Solar stations **70%**

Electric Vehicles **13%**

SHPP **16%**

Impact**

122,150 tons
eCO2 emissions avoided

292 million kwh
Estimated annual total clean electricity production

* EUR 42m, AMD 3b, USD 8m

** Green Bonds Impact Report for 2024

Armenia Country Overview

General

GDP: 29.2 bn (2025, current $)

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

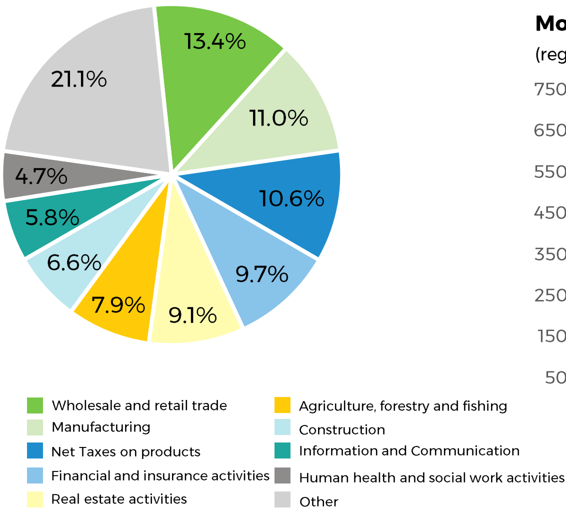
Moody's: Ba3 (stable)

Fitch: BB- (stable)

S&P: BB- (stable)

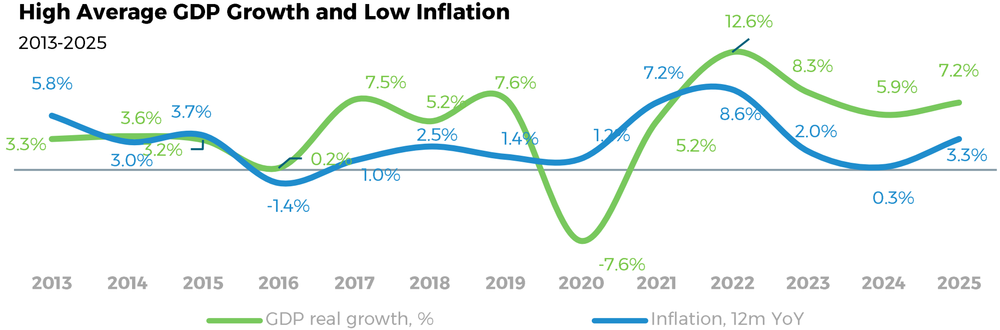
Well Diversified Economy

GDP Structure by production*



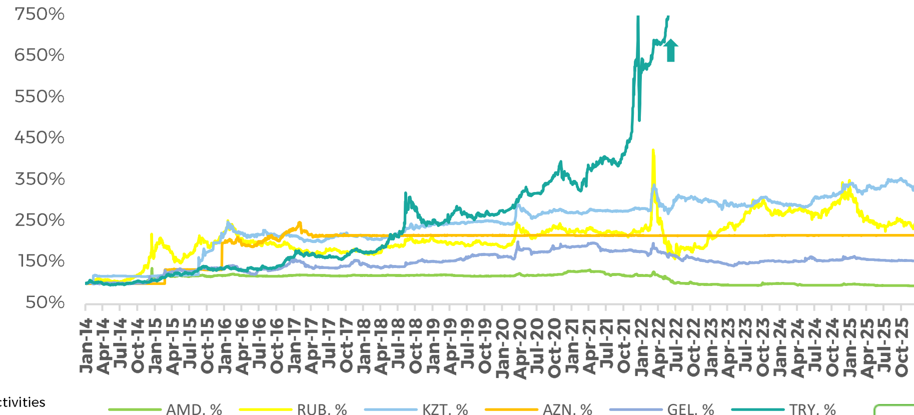
High Average GDP Growth and Low Inflation

2013-2025



Most Stable Currency in the Region

(regional currencies vs USD FX rate dynamics)**

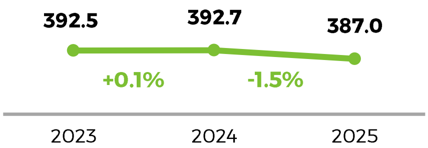


* most recent 4 quarters

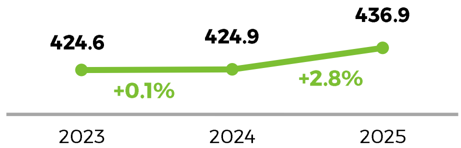
** daily rate changes with 2014 January as basis. Source: Bloomberg

Armenia Macroeconomic Indicators

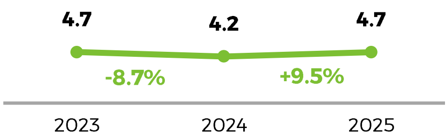
AMD/USD



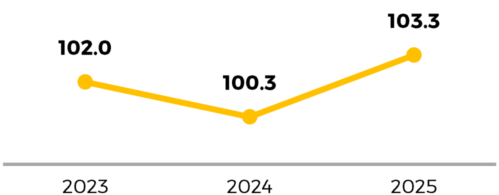
AMD/EUR



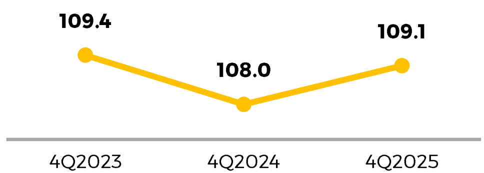
AMD/RUB



CPI (12m)



Economic Activity Index (IEA 12m)



Highlights

- Average inflation for 2025 stood at 3.3% — a notable shift from the near-zero inflation recorded in 2024. Consequently, the CBA reduced the policy rate by a cumulative 50 bps to 6.5%, signaling a cautious move toward monetary easing while remaining vigilant of underlying risks.

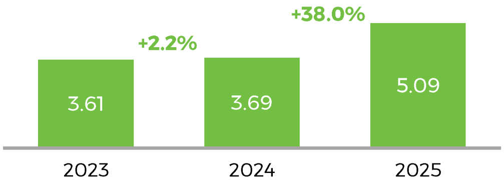
- In Q4 2025, the Armenian dram maintained broad stability against the US dollar, while undergoing a moderate depreciation against both the euro and the Russian ruble. On an annual basis, the AMD's performance was mixed: it appreciated by 1.5% against the USD, yet weakened by 2.8% against the euro and 9.5% against the ruble.

- The Economic Activity Index (EAI) increased by 9.1% year-on-year in January–December, up from 7.6% in January–September and 6.3% in the first half, reflecting a rebound in industry and continued solid expansion in services and construction.

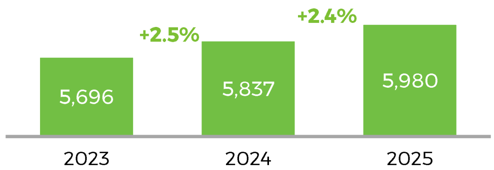
Source: Statistical Committee of Armenia, Central Bank of Armenia

Armenia Macroeconomic Indicators

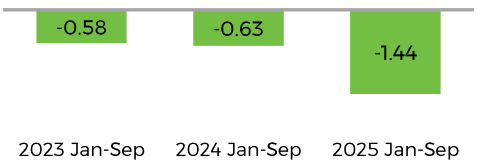
International Reserves
bln USD



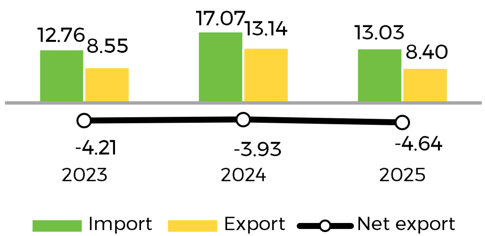
Remittances*
mln USD



Current account (BOP)**
bln USD



Import and export
bln USD



Highlights

- Foreign trade dynamics remained distorted in 2025 by the unwinding of last year's precious-metals re-export surge. Cumulative exports fell by 36.1% year-on-year in January–December, while imports declined by 23.6% year-on-year.
- Remittance inflows strengthened further in 2025, with total net inflows increasing by 8.6% year-on-year to USD 1.64 bn. Despite some monthly volatility, remittance levels remained well above pre-2022 averages, continuing to provide a stable source of external income and support for domestic demand.
- Gross international reserves reached USD 5.09 billion by end-2025, strengthening external buffers and reinforcing Armenia's resilience to external shocks.

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

USD 30mln **equity investment by EBRD***
USD 50mln **sub debt from IFC***

1st published international credit rating (**B+ rating** with Stable Outlook by Fitch)

2017-2020

Absolute leader in RA by key financial indicators

USD 30mln **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

2021-2025

BB- rating by S&P
Total loan book of more than **AMD 1 tn**

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

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

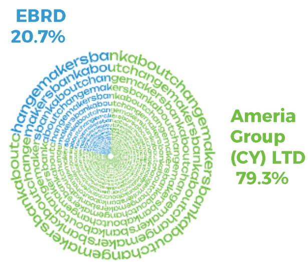
Our Shareholders

2007-2013

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

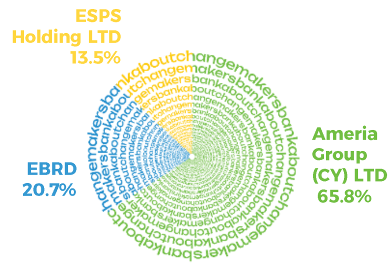
2015

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



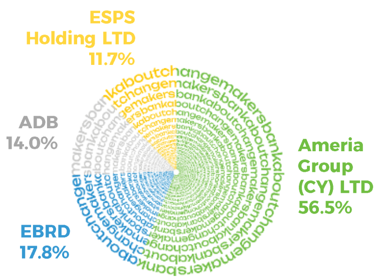
2016

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



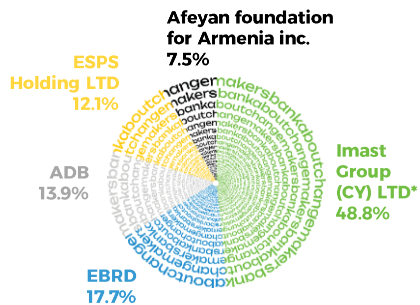
2018

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



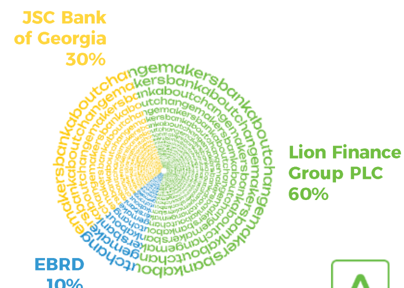
2020

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 – GLOBAL FINANCE

BEST INVESTMENT BANK AWARD 2021 – GLOBAL FINANCE

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

FT FINANCIAL TIMES

The Banker – Bank of the Year 2022 – ARMENIA

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

2011	Euromoney
2012	Euromoney, Global Finance
2013	Global Finance, Financial Times
2014	Euromoney, Global Finance
2015	Global Finance, Financial Times
2016	Euromoney, Global Finance, Financial Times
2017	Euromoney, Global Finance, Financial Times
2018	Euromoney
2019	Euromoney, Financial Times
2020	Financial Times
2021	Euromoney, Global Finance
2022	Euromoney, Global Finance, Financial Times
2023	Global Finance
2024	Euromoney, Global Finance, Financial Times
2025	Euromoney

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.

Archil Gachechiladze

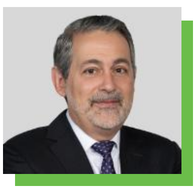
Non-executive Board Member

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.

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.



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.

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.

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.

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.

Balance Sheet

thsnd AMD

ITEMS	2025	2024
Cash and cash equivalents	109,462,529	198,978,576
Financial instruments at fair value through profit or loss	19,506,233	30,112,453
Available-for-sale financial assets	35,791,403	19,457,310
Money market short-term disbursements	219,715,161	114,051,207
Loans and advances to customers*	1,672,455,584	1,309,937,917
Held-to-maturity investments	198,983,534	154,904,377
Property, equipment and intangible assets	37,208,971	31,188,887
Other assets	41,643,056	23,877,113
Total assets	**2,334,766,471**	**1,882,507,840**
Financial liabilities at fair value through profit or loss	-	-
Liabilities to banks	119,124,414	113,684,356
Current accounts and deposits from customers	1,362,273,949	1,122,212,988
Other borrowed funds	256,571,872	135,933,377
Sub-debt	36,909,678	27,996,197
Other liabilities	222,938,179	226,392,623
Total liabilities	**1,997,818,092**	**1,626,219,541**
Share capital and premium	54,741,241	54,741,241
Revaluation Reserve	492,201	(439,945)
Additional paid-in capital	7,118,939	-
Retained earnings	274,595,998	201,987,003
Equity	**336,948,379**	**256,288,299**

*net of impairment allowances

Profit and loss

thsnd AMD

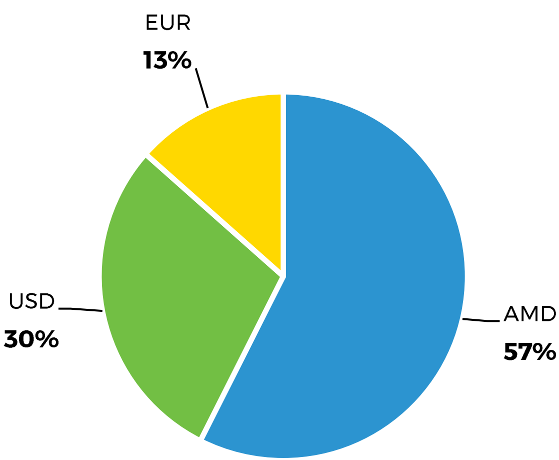
ITEMS	2025	2024
Net interest income	**119,243,865**	**93,819,973**
Net fee and commission income	**19,792,519**	**16,458,965**
Net profit/loss from trading operations	22,535,075	24,261,946
Other operating income (expenses)	(9,520,112)	(5,157,960)
Operating income	**152,051,347**	**129,382,924**
Impairment losses	(3,893,722)	(1,604,827)
Personnel expenses	(44,254,713)	(41,887,053)
Total administrative expenses	(15,025,255)	(11,957,780)
Profit/ (loss) before tax	**88,877,657**	**73,933,264**
Profit tax	(16,268,662)	(13,903,928)
Net profit/ (loss)	**72,608,995**	**60,029,336**

CBA prudential standards

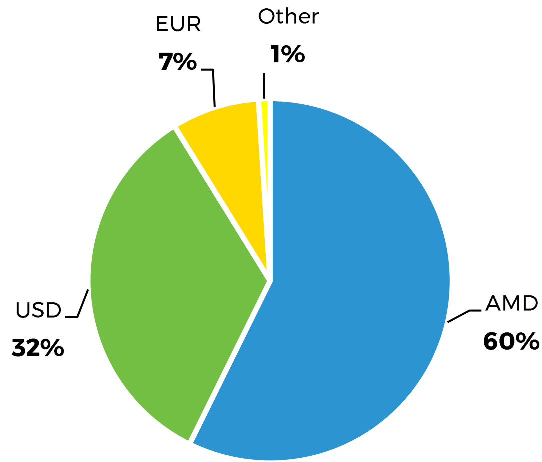
ITEMS	2023	2024	3Q2025	CBA requirement	Violations
Minimum statutory fund (in '000 AMD)	54,466,380	54,466,380	54,466,380	50,000	No violation
Minimum total capital (in '000 AMD)	224,093,877	273,348,297	361,074,612	30,000,000	No violation
S12_Total capital to risk weighted assets	16.77%	16.57%	16.97%	12.00%	No violation
S21_High liquid assets / Total assets	24.60%	21.86%	23.25%	15.00%	No violation
S211_High liquid assets of first group of currency / Total assets of first group of currency	28.56%	25.46%	25.87%	4.00%	No violation
S22_High liquid assets/ Demand liabilities	74.92%	64.99%	80.11%	60.00%	No violation
S221_ High liquid assets of first group of currency / Demand liabilities of first group of currency	75.78%	68.46%	82.93%	10.00%	No violation
S31_Maximum risk on a single borrower	16.62%	18.40%	14.71%	20.00%	No violation
S32_Maximum risk on large-scale borrowers	101.11%	104.87%	108.05%	500.00%	No violation
S41_Maximum risk on bank related person	2.67%	1.09%	0.91%	5.00%	No violation
S42_Maximum risk on all bank related persons	10.79%	7.45%	6.98%	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	3.58%	1.10%	4.13%	10.00%	No violation

FX Exposure

Currency structure of loan portfolio

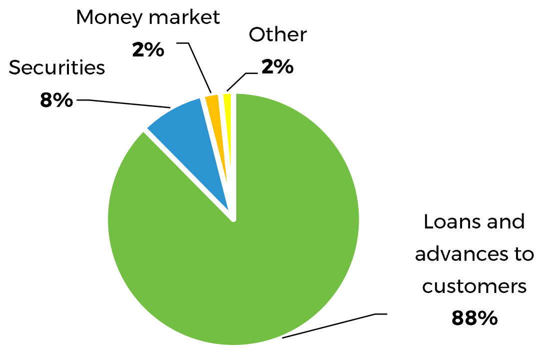


Currency structure of deposits

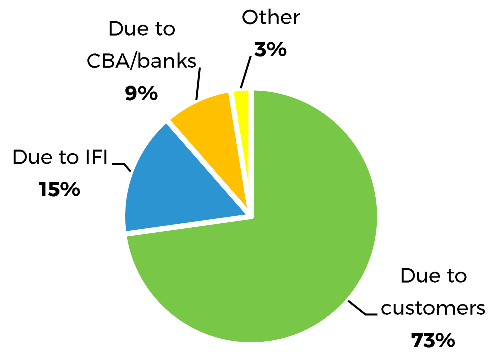


Income Structure

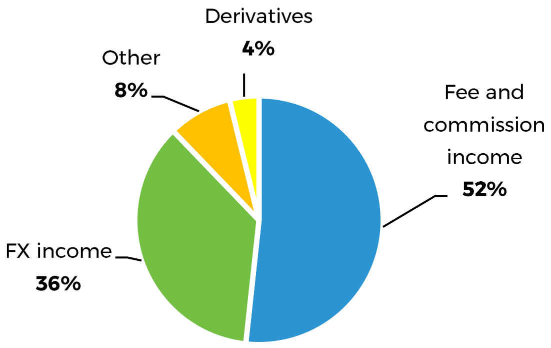
Interest income structure



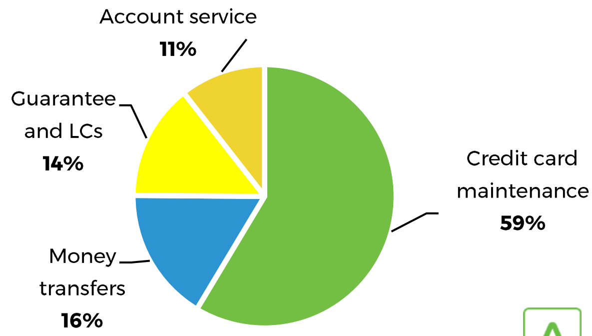
Interest expense structure



Non interest income structure



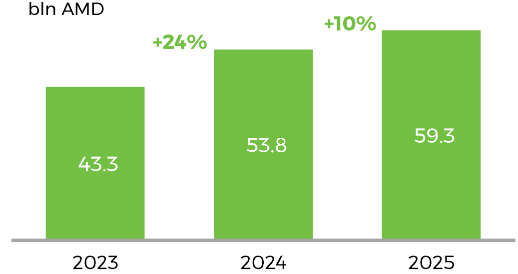
Net fee and commission income structure



P&L Structure

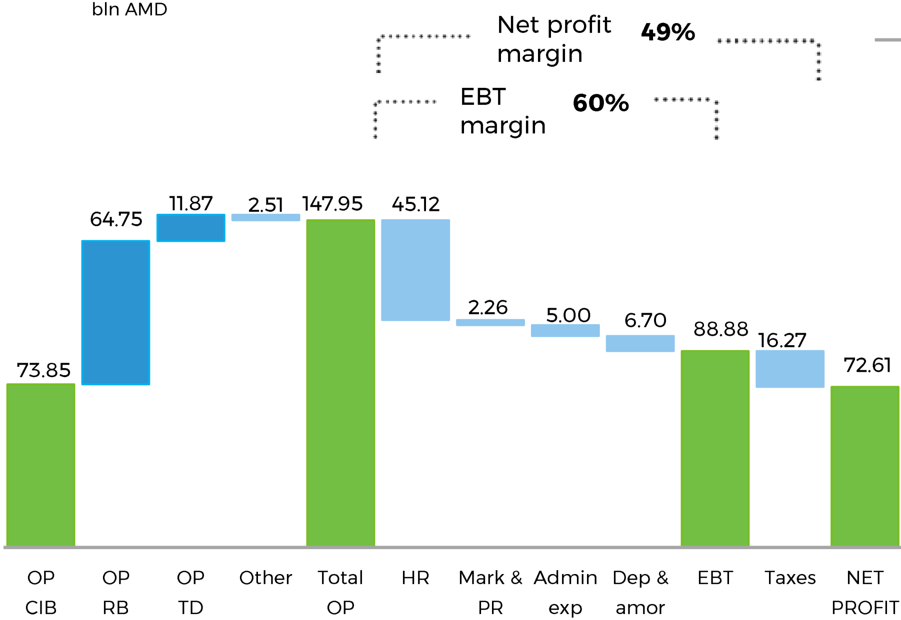
Admin expenses

bln AMD

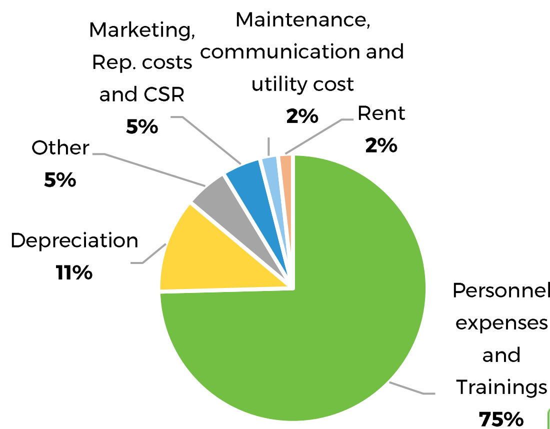


Profit and loss

bln AMD



Structure of admin expenses



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