



ARMENIAN BANKING SYSTEM IN FIGURES

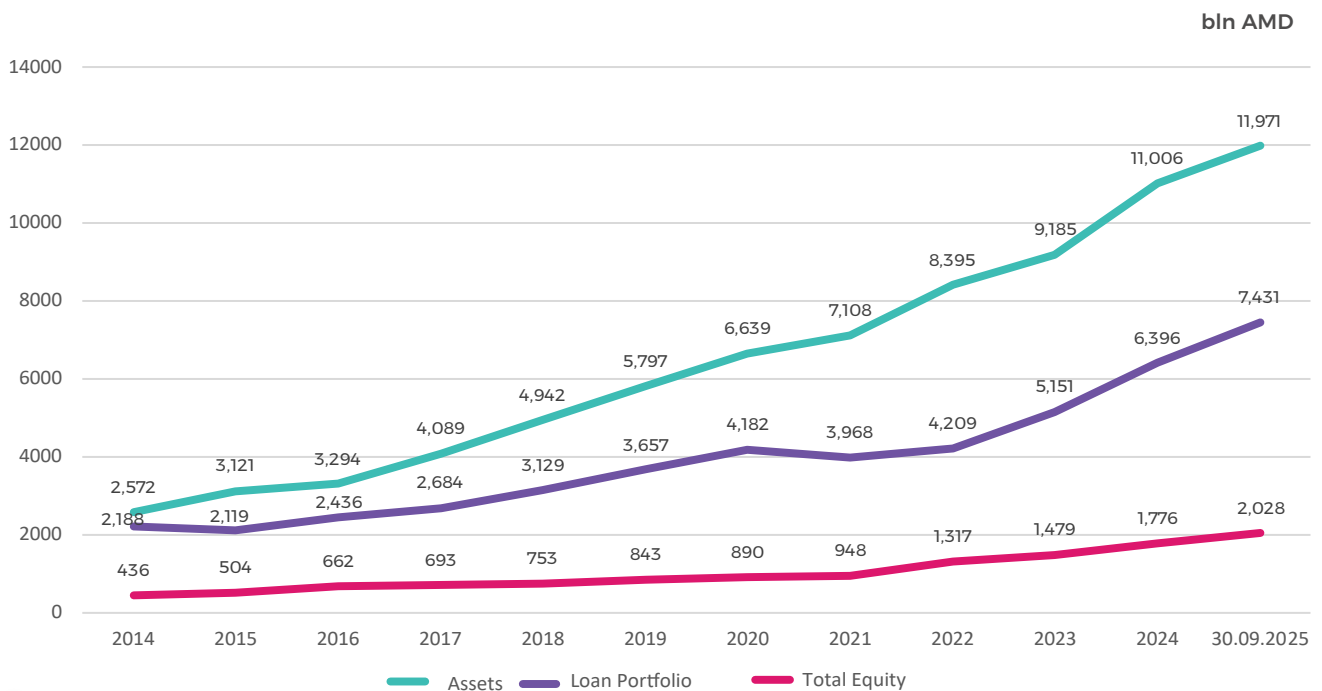
As of September 30, 2025

YEREVAN 2025

CONTENT



KEY INDICATORS OF THE BANKING SYSTEM



During 9 months of 2025 the total assets increases by about 965 bln AMD or 8.8%-nq.

During 9 months of 2025 the loan prtfolio increases by about 1 035 bln AMD or 16.2%.

During 9 months of 2025 the total equity increases by about 252 bln AMD or 14.2%.

LOAN STRUCTURE

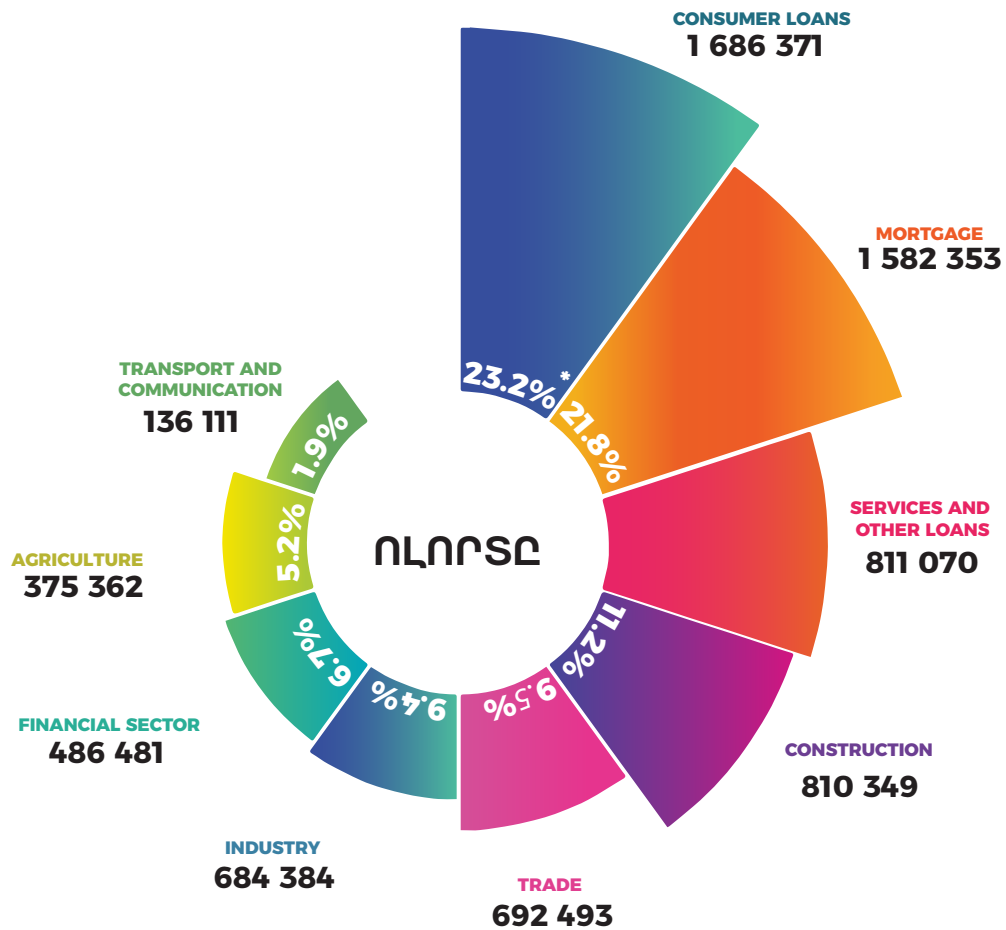
30.09.2025



LOAN STRUCTURE BY SECTORS OF THE ECONOMY

30.09.2025

bln AMD



* Specific gravity of loan portfolio of each sector in total loans portfolio

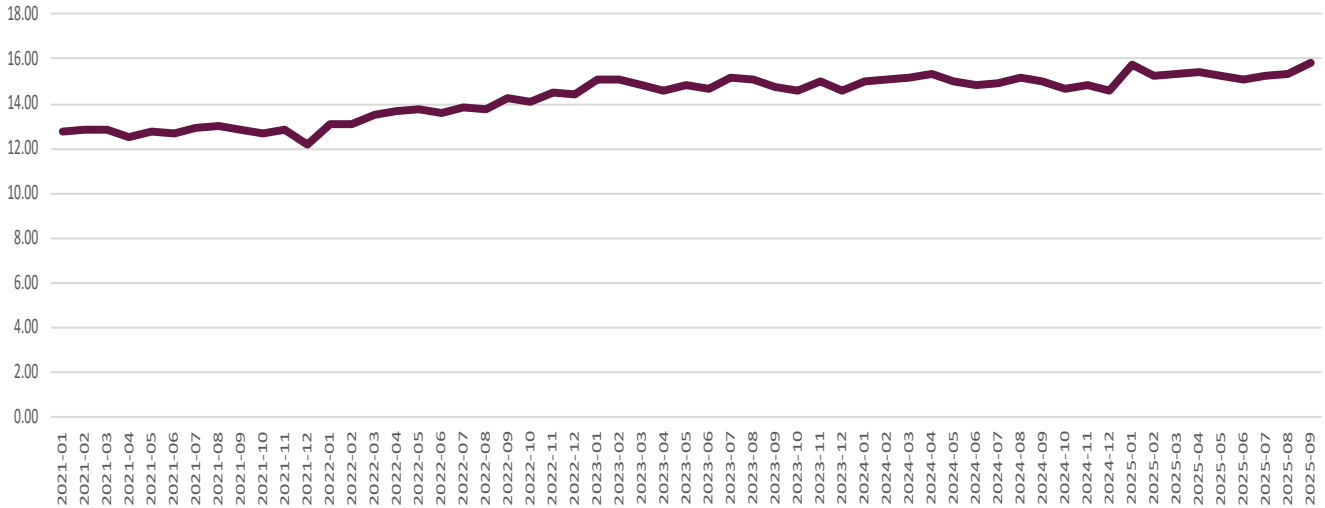
DYNAMICS OF THE LOAN PORTFOLIO STRUCTURE COMPARED TO 2024



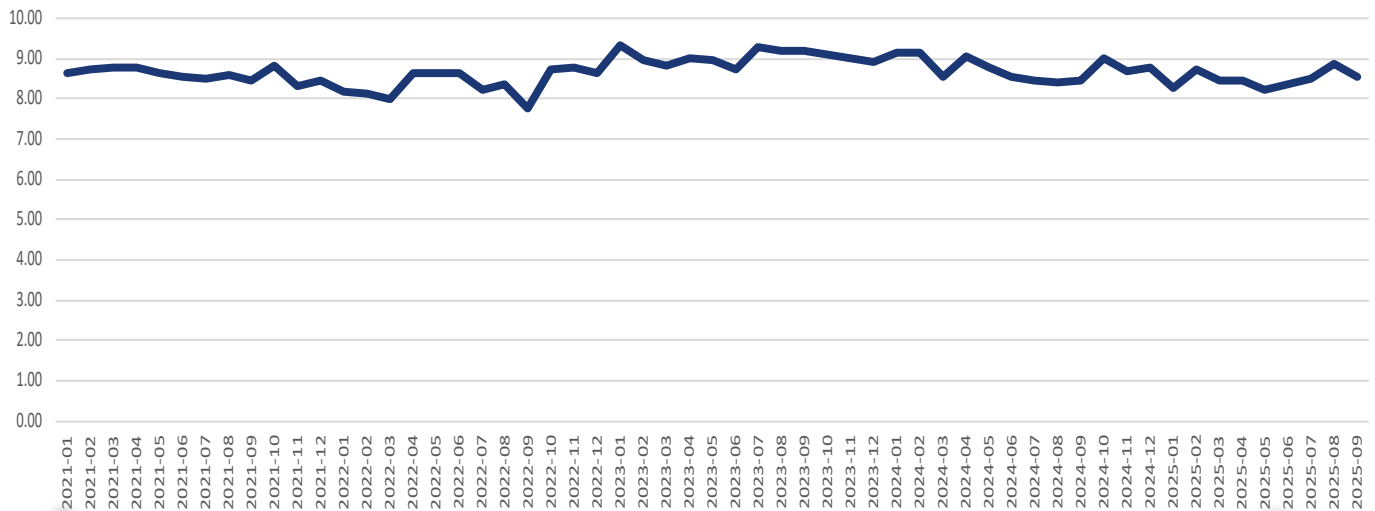
INTEREST RATES OF LOANS PROVIDED BY BANKS

More than 1 year

AMD

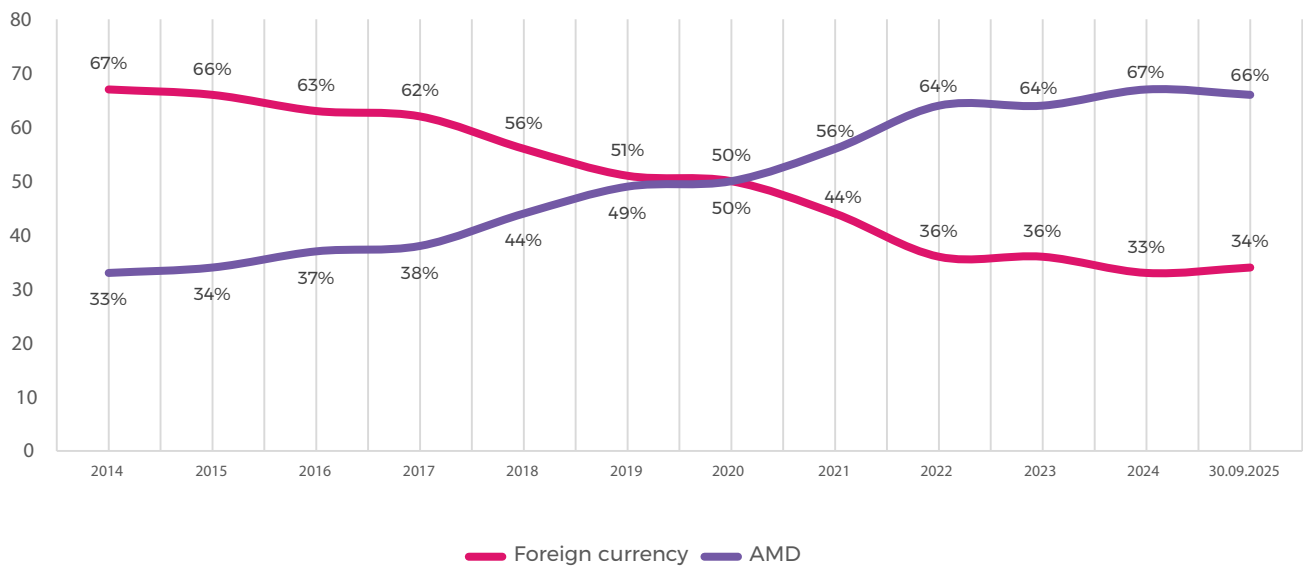


USD

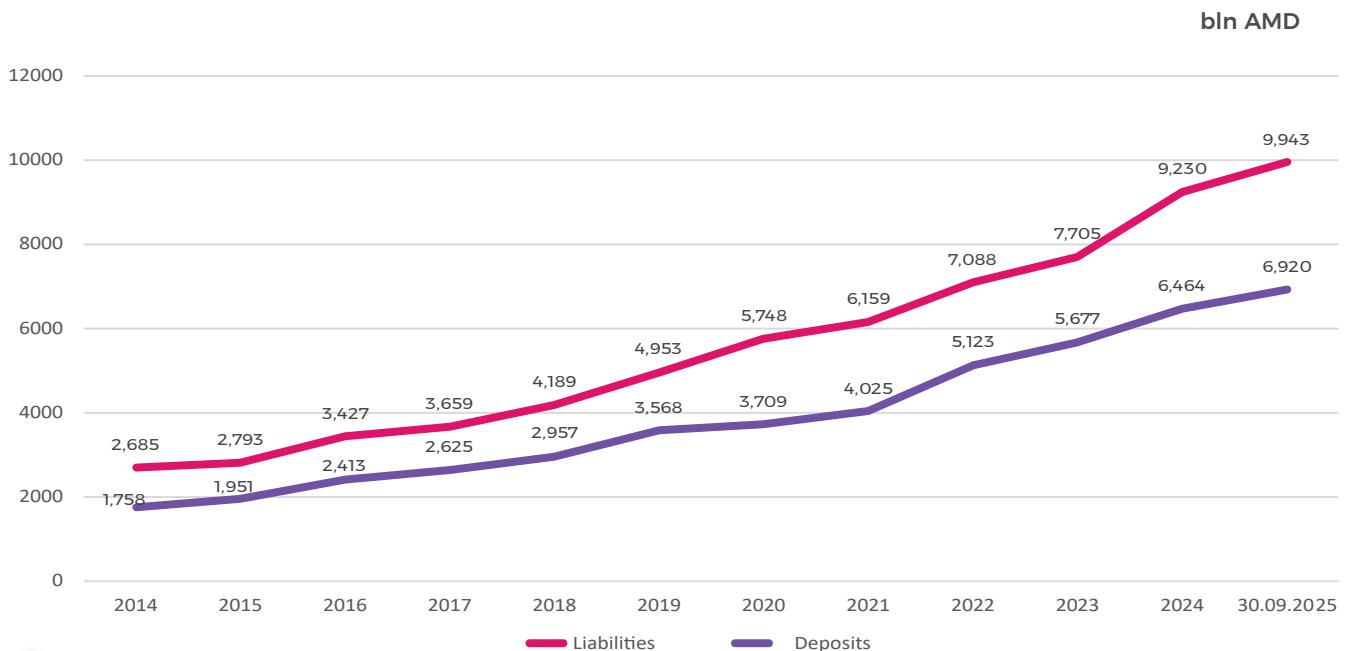


In september 2025, the interest rates of loans provided by banks in AMD increased 1.2%, comprising 15.8%, compared to december 2024.
The interest rates of loans provided in USD decreased 0.25%, comprising 8.5%, compared to december 2024.

SHARE OF LOANS IN AMD AND FOREIGN CURRENCY IN THE LOAN PORTFOLIO

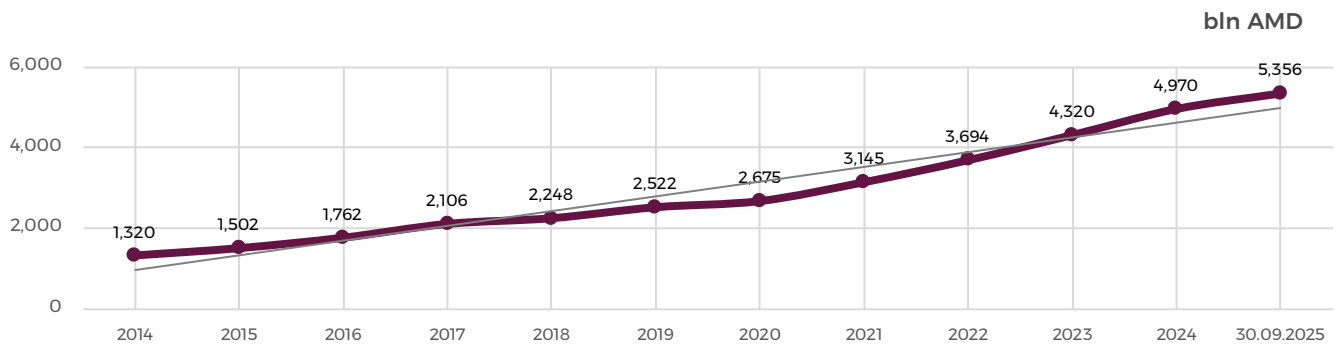


LIABILITIES, DEPOSITS



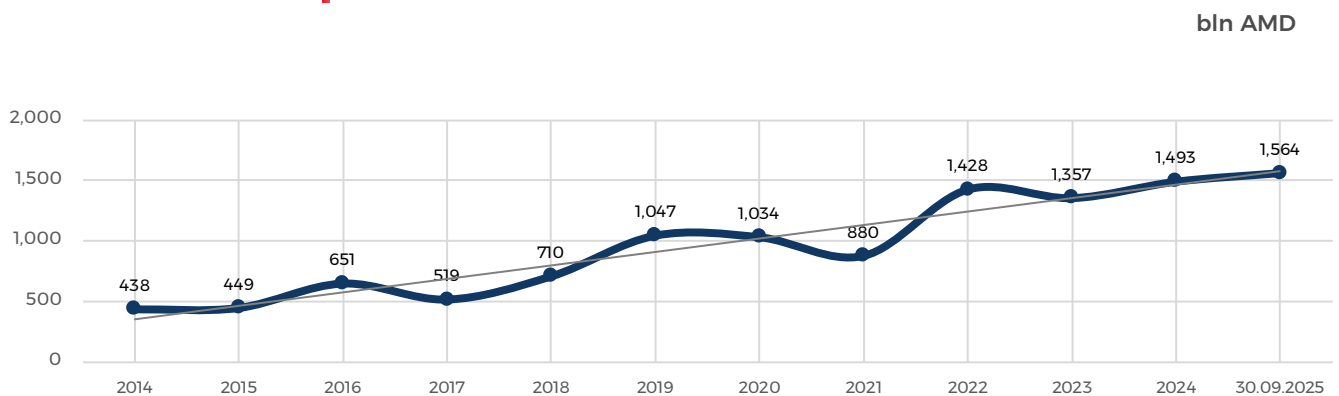
During 9 months of 2025, the total liabilities increased by about 713 bln AMD or 7.7%.
During 9 months of 2025, the total deposits increased by about 456 bln AMD or 7.1%.

DEPOSITS OF RESIDENTS



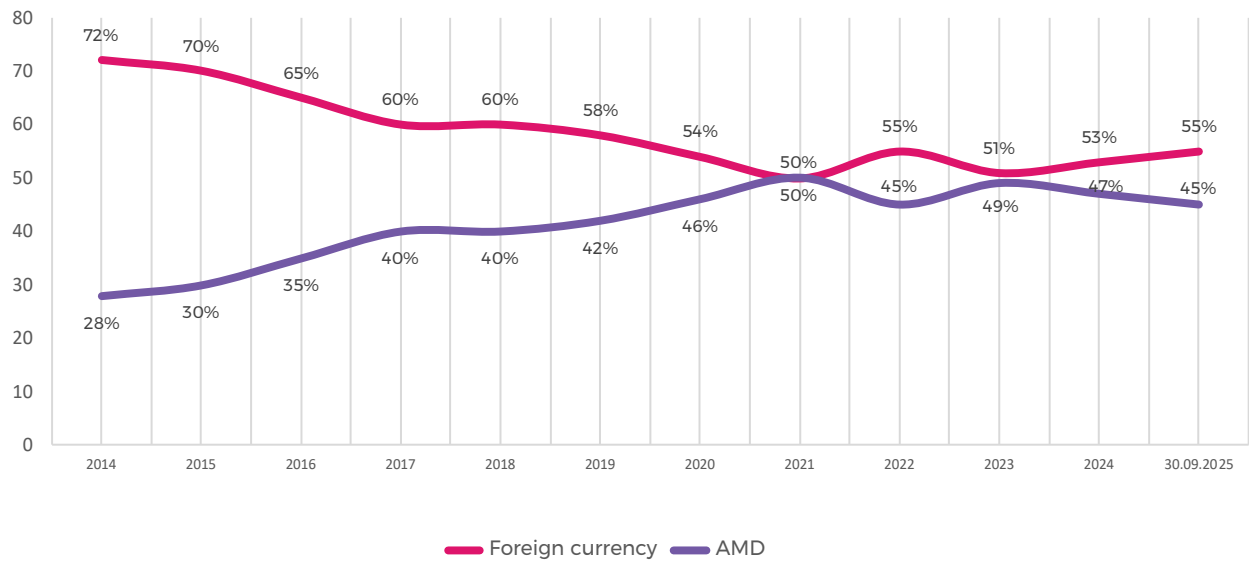
During 9 months of 2025, the deposits of residents increased by about 2 386 bln AMD or 7.8%.

DEPOSITS OF NON- RESIDENTS



During 9 months of 2025, the deposits of non-residents increased by about 71 bln AMD or 4.8%.

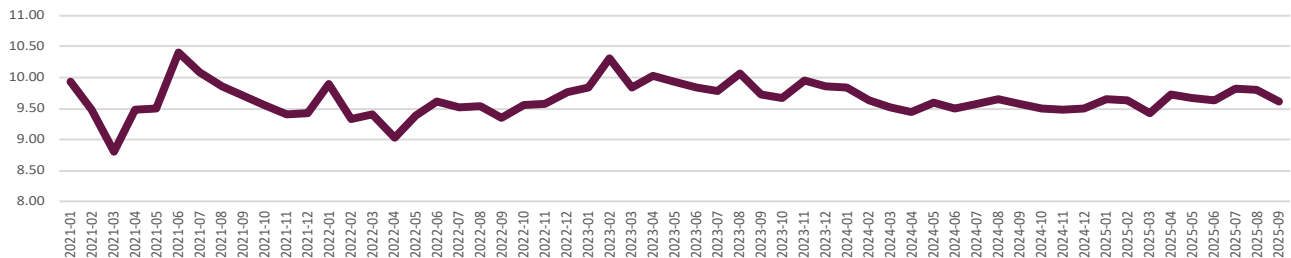
SHARE OF DEPOSITS IN AMD AND FOREIGN CURRENCY IN TOTAL DEPOSITS



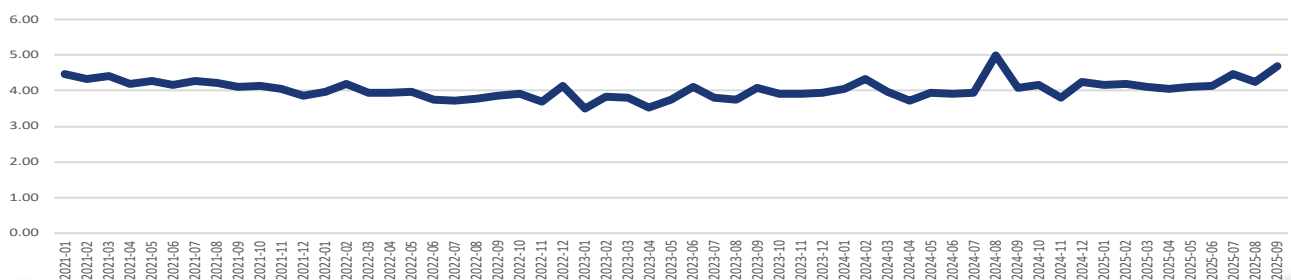
INTEREST RATES OF DEPOSITS

More than 1 year

AMD



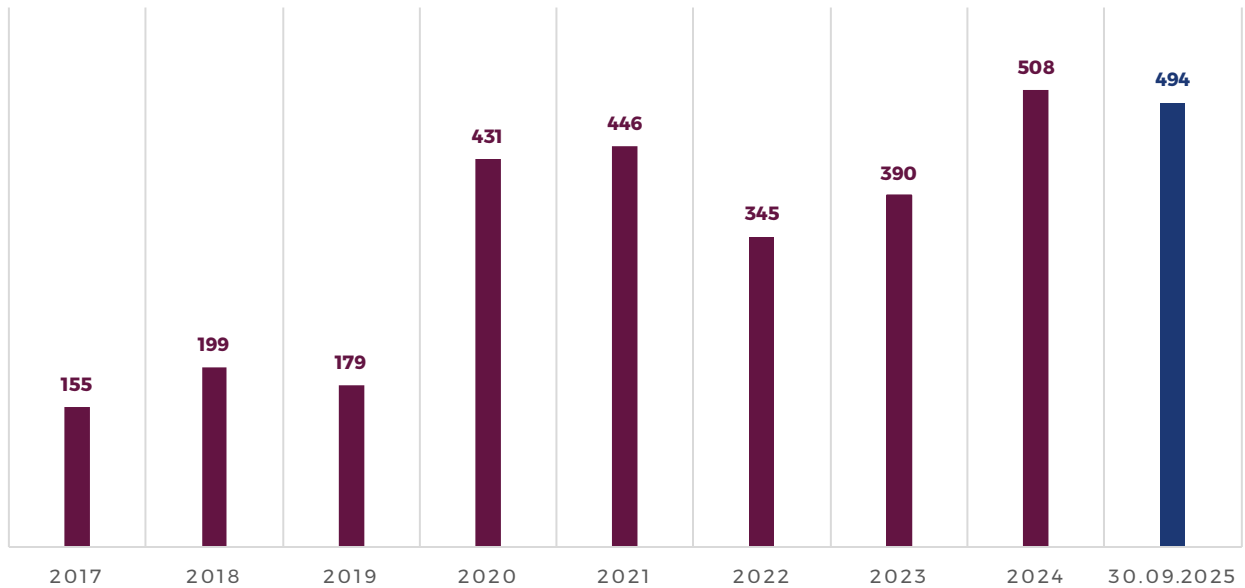
USD



Interest rates of deposits attracted by banks in AMD increased by 0.1% in September 2025, comprising 9.6%, compared to December 2025.
The interest rates of deposits in USD increased by 0.5% comprising 4.7%, compared to December 2025.

BONDS ISSUED BY BANKS

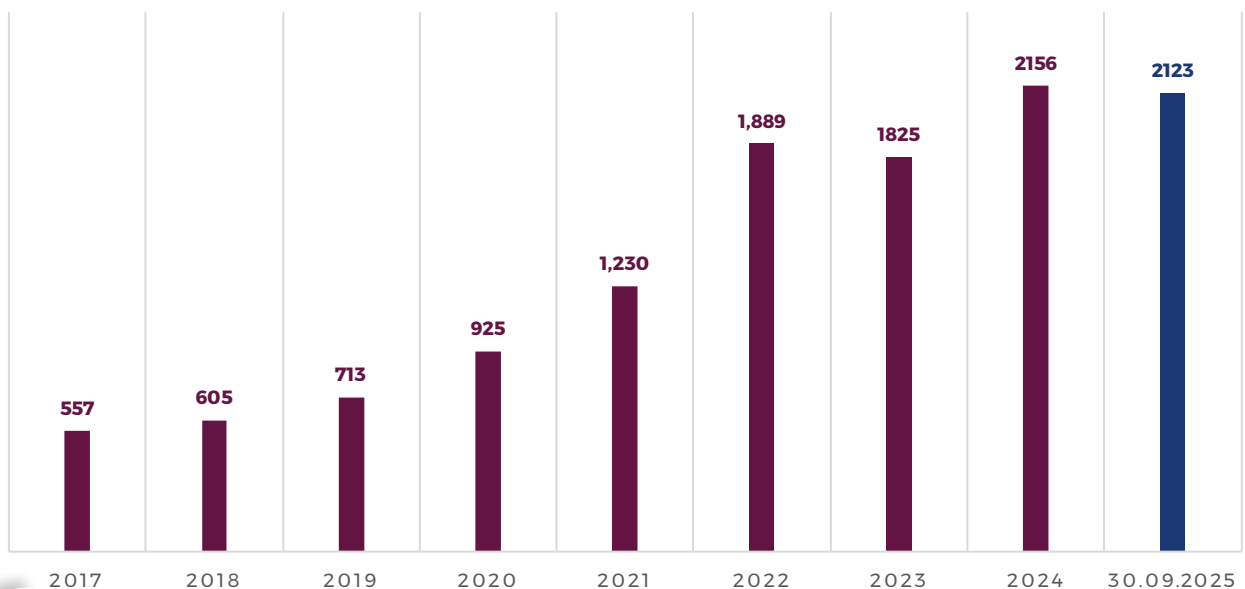
bln AMD



During 9 months of 2025, the bonds issued by banks decreased by about 14 bln AMD or 2.8%.

INVESTMENTS IN BONDS

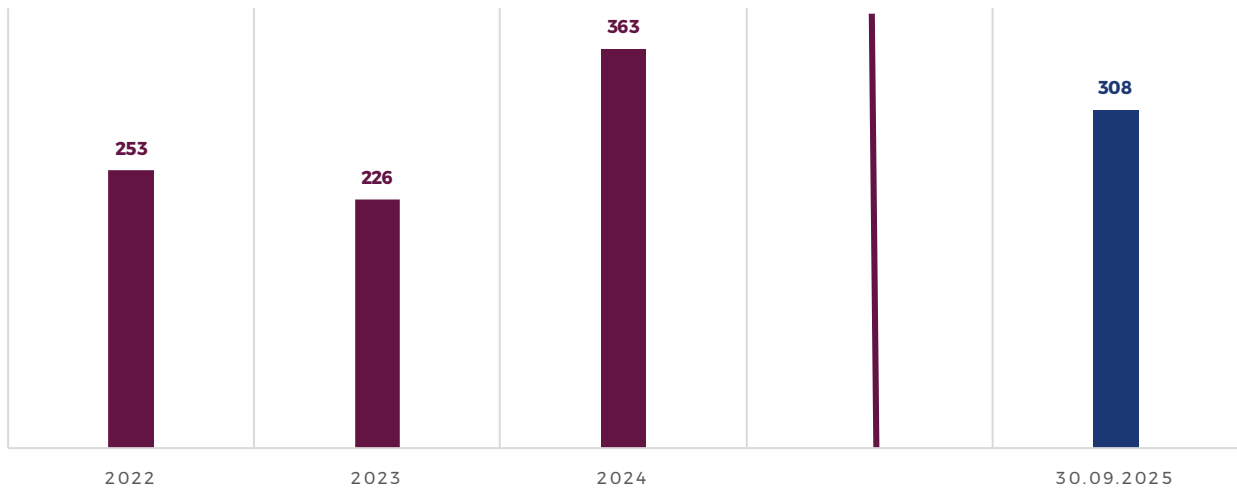
bln AMD



During 9 months of 2025 the investments in bonds decreased by about 33 bln AMD or 1.5%.

PROFIT

bln AMD



During 9 months of 2025, the banking system provided profit 308 bln AMD, which increased by 40.2 bln AMD or 15% compared to the same period of 2024.

KEY COMPONENTS OF THE INCOME AND EXPENDITURE STATEMENT

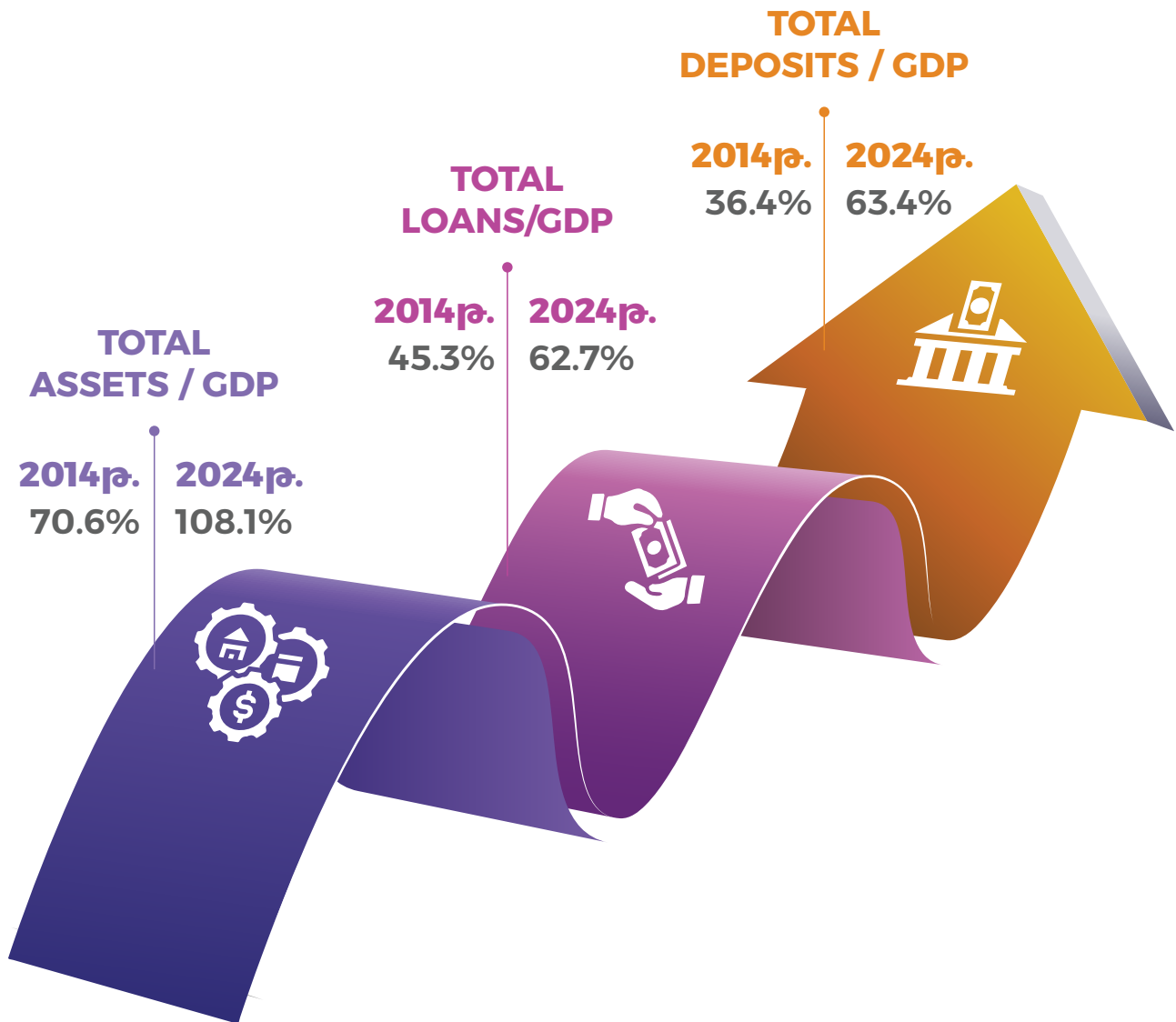
bln AMD

	01.01.2024- 30.09.2024	01.01.2025- 30.09.2025	Change (+/-) 01/01/2025-30/09/2025 compared to 01/01/2024-30/09/2024	
			Absolute value	(%)
Net interest income	376.0	451.4	75.4	20.1%
Non-interest income	234	267	33	14.1%
Non-interest expense	(262)	(311.2)	(49.2)	18.8%
Net provisions for reserves	(23)	(32)	(9)	39.1%
Income tax expense	(58)	(67.5)	(9.5)	16.4%
Net Profit	267	307.7	40.7	15.2%

During the first nine months of 2025, the growth of the banking system's profit was mainly driven by a 75.4% increase in net interest income and a 33% increase in non-interest income.

ASSETS/GDP, LOANS/GDP AND DEPOSITS/GDP

2014-2024



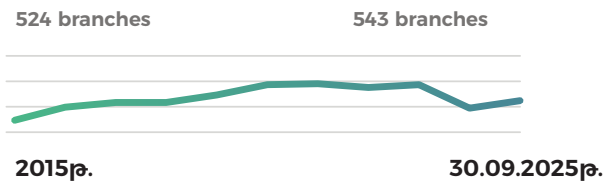
NUMBER OF BANK BRANCHES AND AVERAGE NUMBER OF EMPLOYEES

30.09.2025



543

NUMBER OF BANK BRANCHES

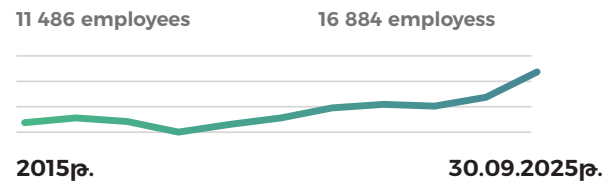


The number of bank branches during the first nine months, of 2025 increased by 3 compared to 2024 and by 19 compared to 2015.



16 884

AVERAGE NUMBER OF EMPLOYEES



The average number of bank employees during the first nine months of 2025 increased by 1,060 compared to 2024, and by 5,398 compared to 2015.

NUMBER OF BANKS BRANCHES IN YEREVAN AND REGIONS

30.09.2025



271

YEREVAN



272

REGIONS

The number of bank branches in Yerevan during the first nine months of 2025 decreased by 2 compared to 2024, in the regions of Armenia it decreased by 5.

ARMENIAN BANKING SYSTEM IN FIGURES

As of September 30, 2025

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Sources

Financial reports of RA banks,

Statistical reports of the Central bank of RA

Reports by "Arminfo" News Agency