ՀԱՅԱՍՏԱՆԻ ԲԱՆԿԵՐԻ ՄԻՈՒԹՅՈՒՆ
UNION OF BANKS OF ARMENIA СОЮЗ БАНКОВ АРМЕНИИ

ARMENIAN BANKING SYSTEM IN FIGURES

As of March 31,2026

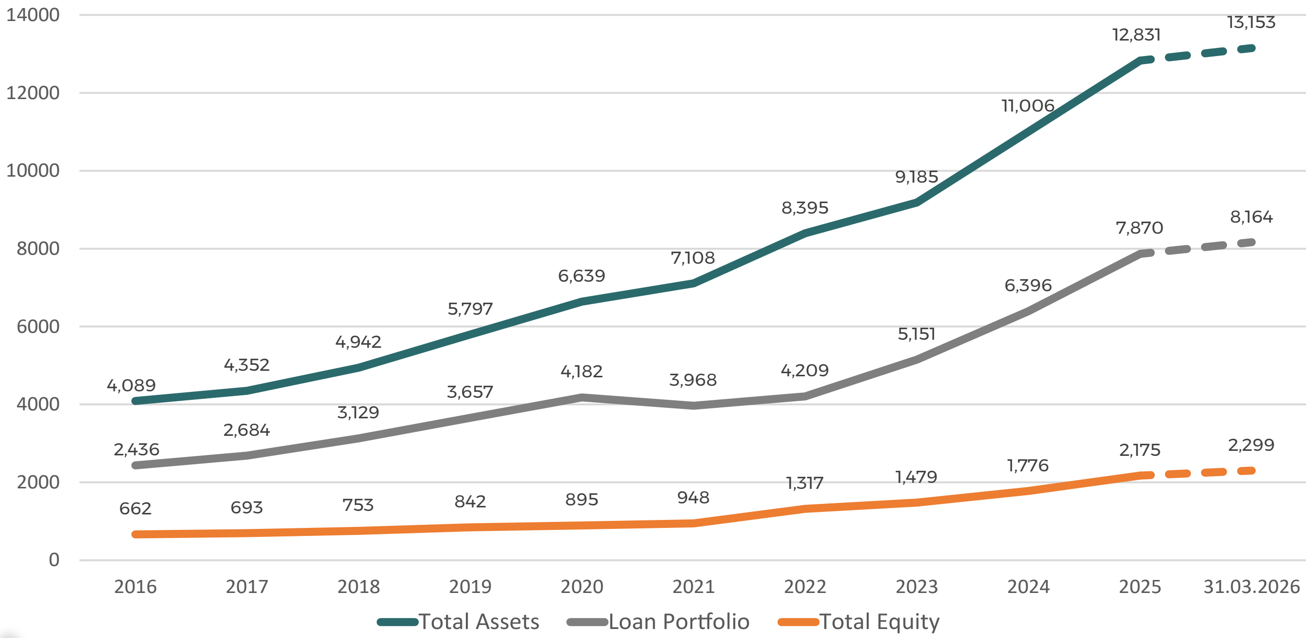
YEREVAN 2026

CONTENT


548
2.3 ֏
trillion
17
banks
13.2 ֏
trillion
BANKING
SYSTEM
103 ֏
billion
8.2 ֏
trillion
7.6 ֏
trillion
10.9 ֏
trillion

KEY INDICATORS OF THE BANKING SYSTEM

bln AMD



During the first quarter of 2026 the total assets increases by about 321 bln AMD or 2.5%, compared to December 2025.
During the first quarter of 2026 the loan prtfolio increases by about 294 bln AMD or 3.7%, compared to December 2025.
During the first quarter of 2026 the total equity increases by about 123 bln AMD or 5.6%, compared to December 2025.

LOAN STRUCTURE

31.03.2026

LOANS TO ECONOMY

3 527 bln AMD

LOANS TO PHYSICAL PERSONS

3 900 bln AMD

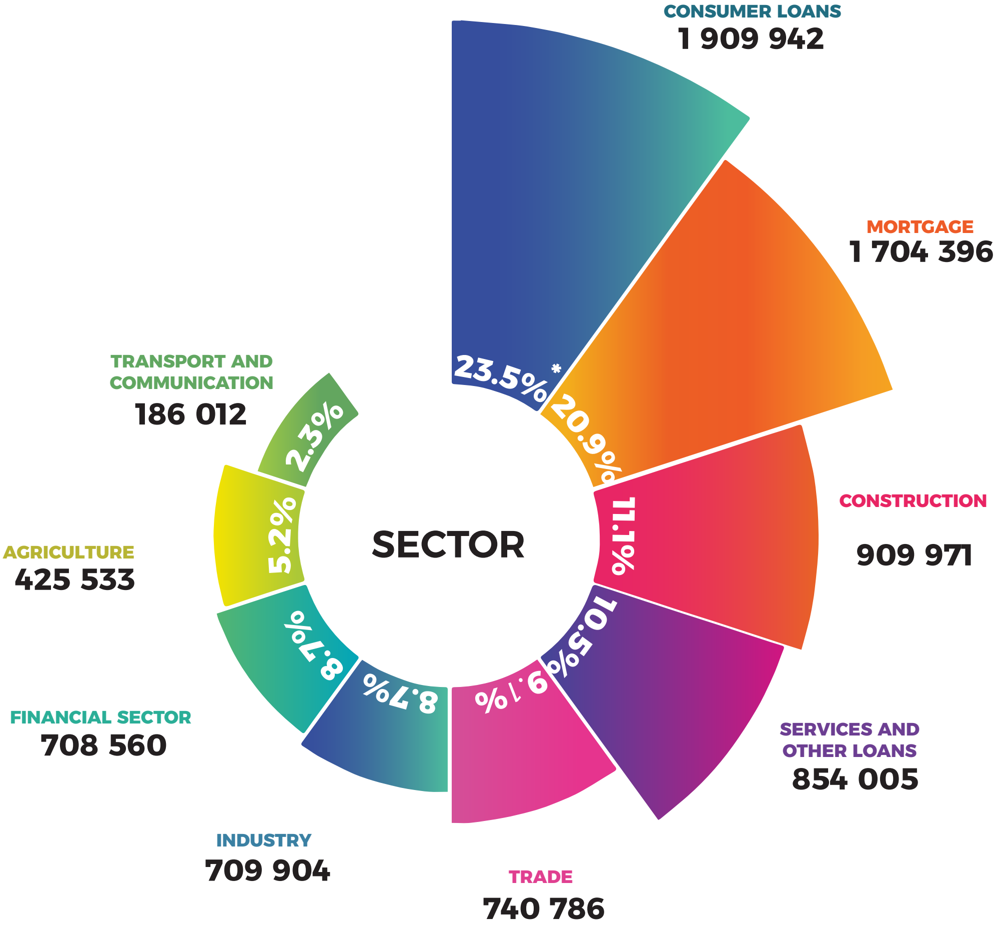
LOANS TO OTHER FINANCIAL ORGANIZATIONS

393 bln AMD

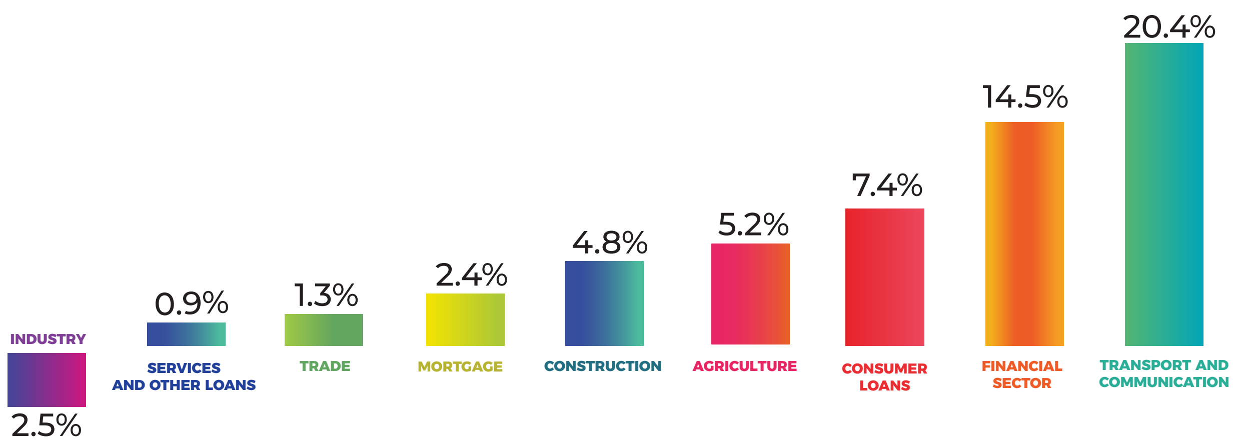
LOAN STRUCTURE
BY SECTORS OF THE ECONOMY

31.03.2026

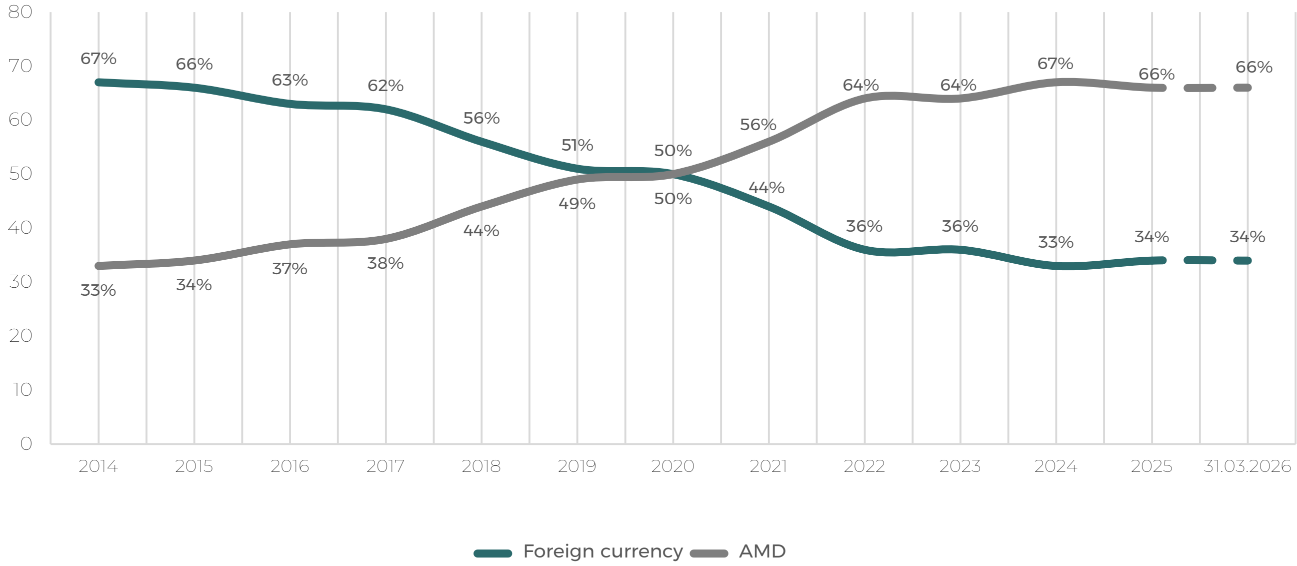
bln AMD



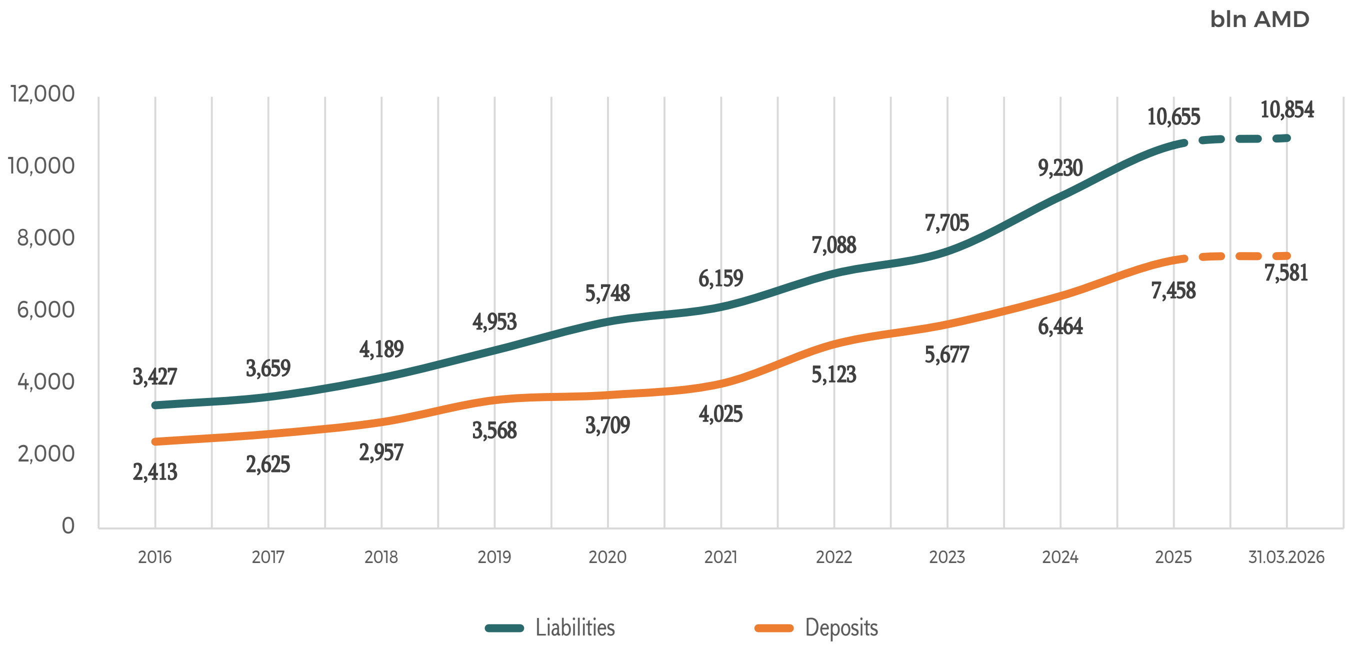
DYNAMICS OF THE LOAN PORTFOLIO STRUCTURE COMPARED TO 2025



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

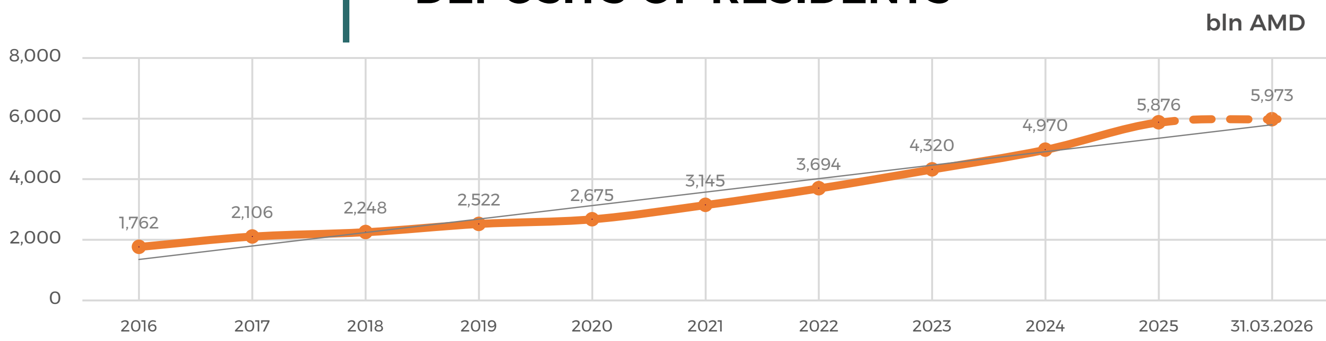


LIABILITIES, DEPOSITS



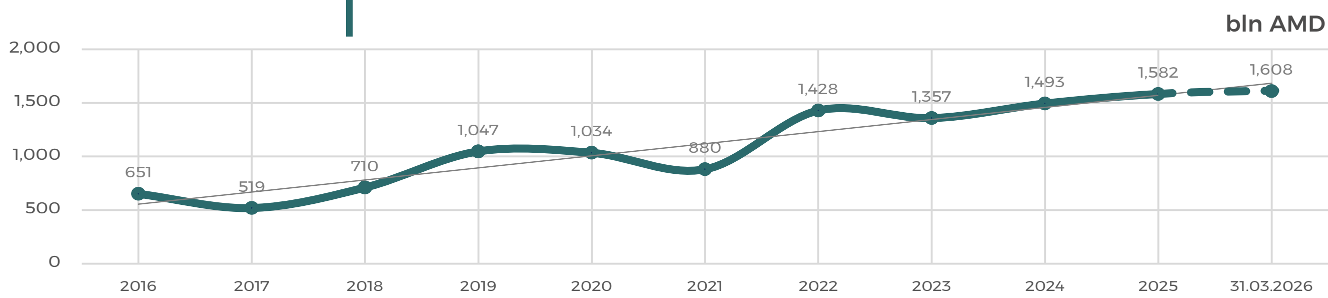
During the first quarter of 2026, the total liabilities increased by about 199 bln AMD or 1.9%, compared to December 2025
During the first quarter of 2026, the total deposits increased by about 123 bln AMD or 1.6%, compared to December 2025.

DEPOSITS OF RESIDENTS



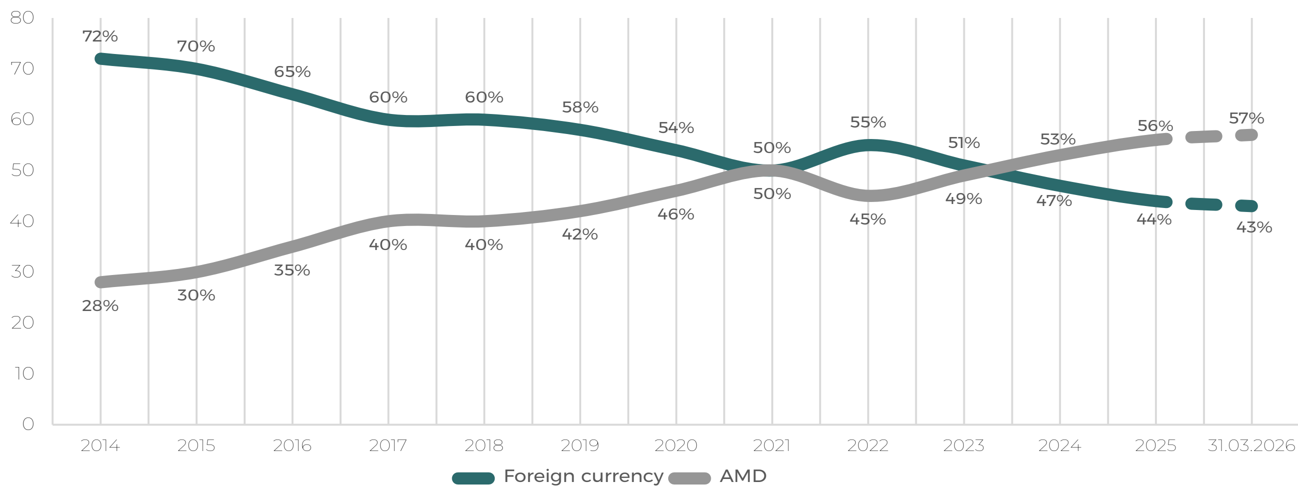
During the first quarter of 2026, the deposits of residents increased by about 97 bln AMD or 1.7%, compared to December 2025.

DEPOSITS OF NON- RESIDENTS

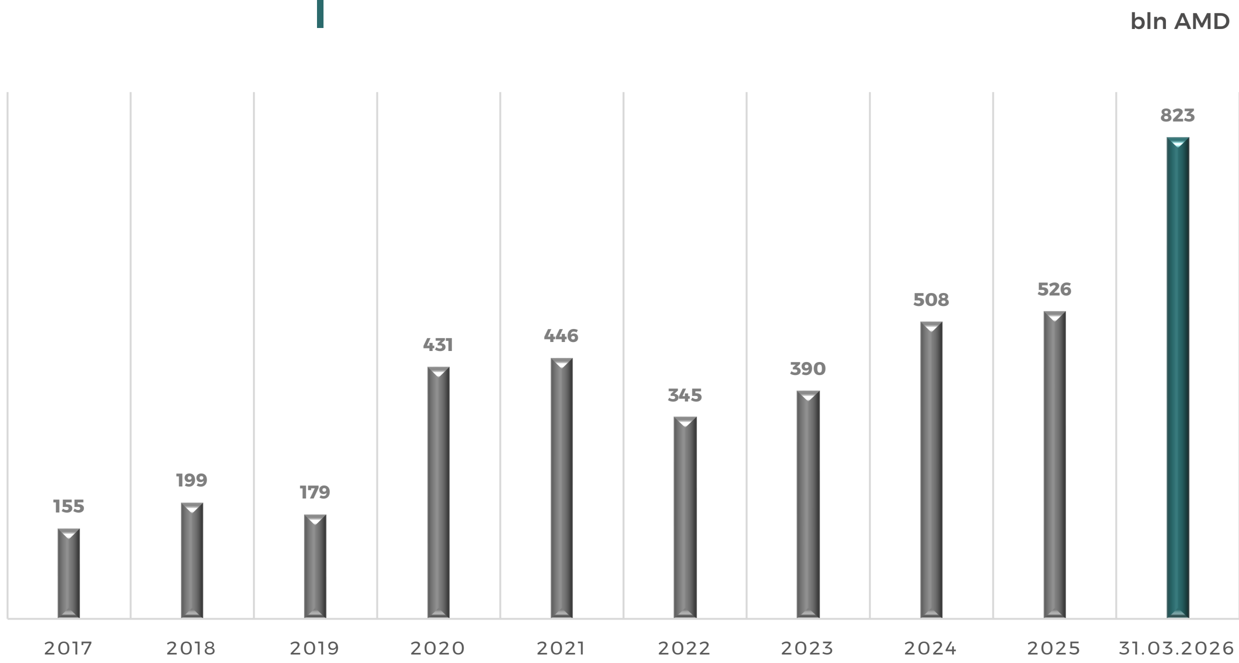


During the first quarter of 2026, the deposits of non-residents increased by about 26 bln AMD or 1.6%, compared to December 2025.

SHARE OF DEPOSITS IN AMD AND FOREIGN CURRENCY IN TOTAL DEPOSITS

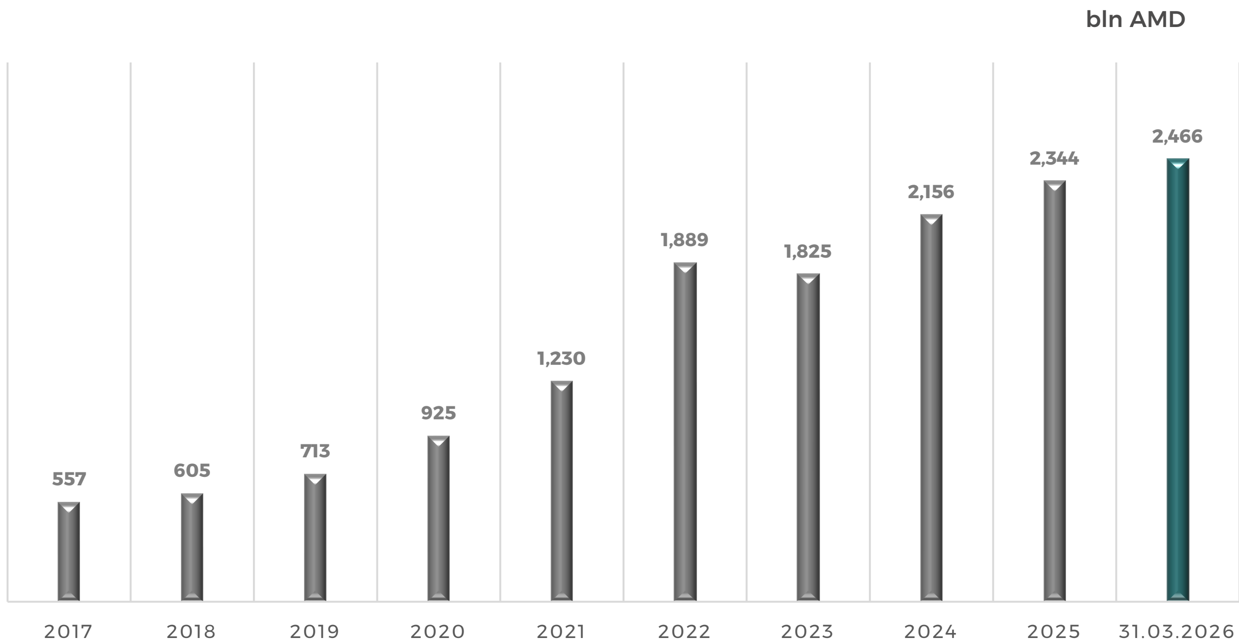


BONDS ISSUED BY BANKS



During the first quarter of 2026, the bonds issued by banks increased by about 296 bln AMD or 56.3%, compared to December 2025.

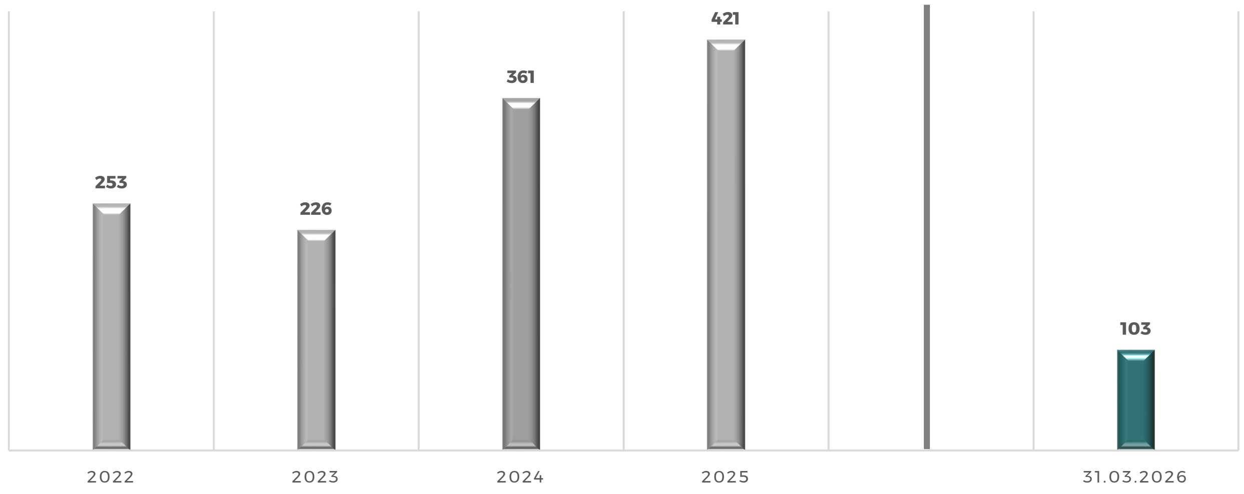
INVESTMENTS IN BONDS



During the first quarter of 2026, the investments in bonds increased by about 122 bln AMD or 5.2%, compared to December 2025.

PROFIT

bln AMD



During the first quarter of 2026, the banking system provided profit 103 bln AMD, which increased by 2.7 bln AMD or 2.6% compared to the same period in 2025.

KEY COMPONENTS OF THE INCOME AND EXPENDITURE STATEMENT

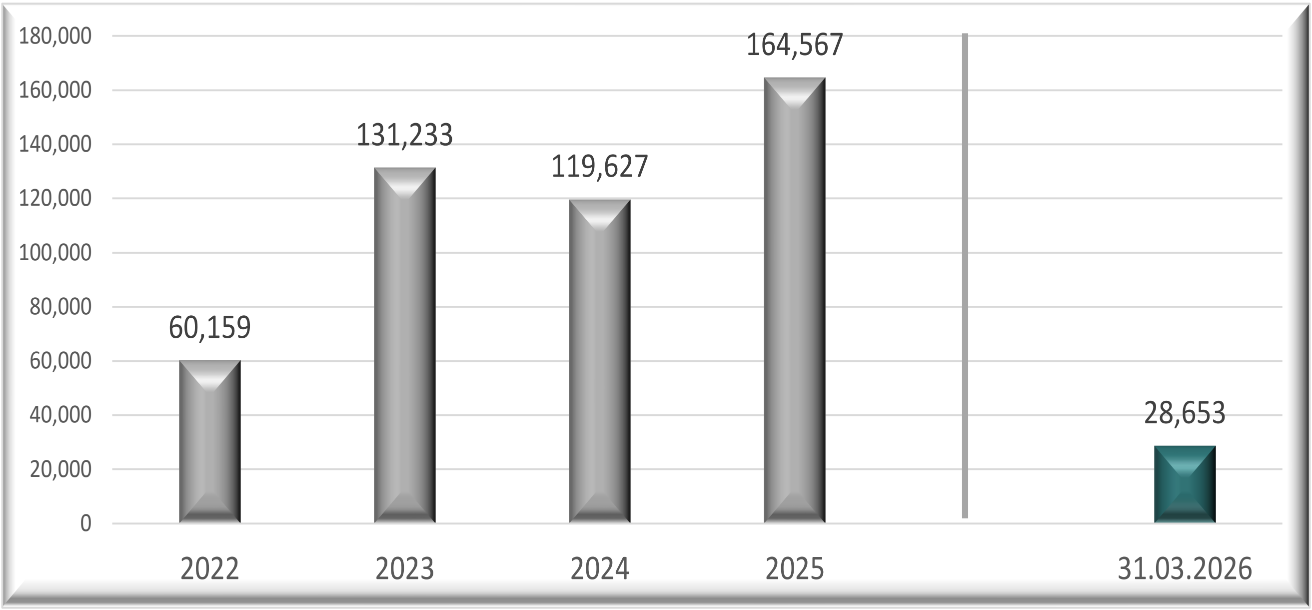
bln AMD

	01.01.2025-31.03.2025	01.01.2026-31.03.2026	Changes (+/-) 01/01/2026 -31/03/2026 compared to 01/01/2025- 31/03/2025	
			Բացարձակ	(%)
Net interest income	145	164	19	13.1
Non-interest income	89.8	83.5	(6.3)	(7.0)
Non-interest expense	(97)	(113)	(16)	(16.5)
Net provisions for reserves	(16)	(10)	6	37.5
Income tax expense	(21)	(21)	0	0
Net Profit	100.8	103.5	2.7	2.6

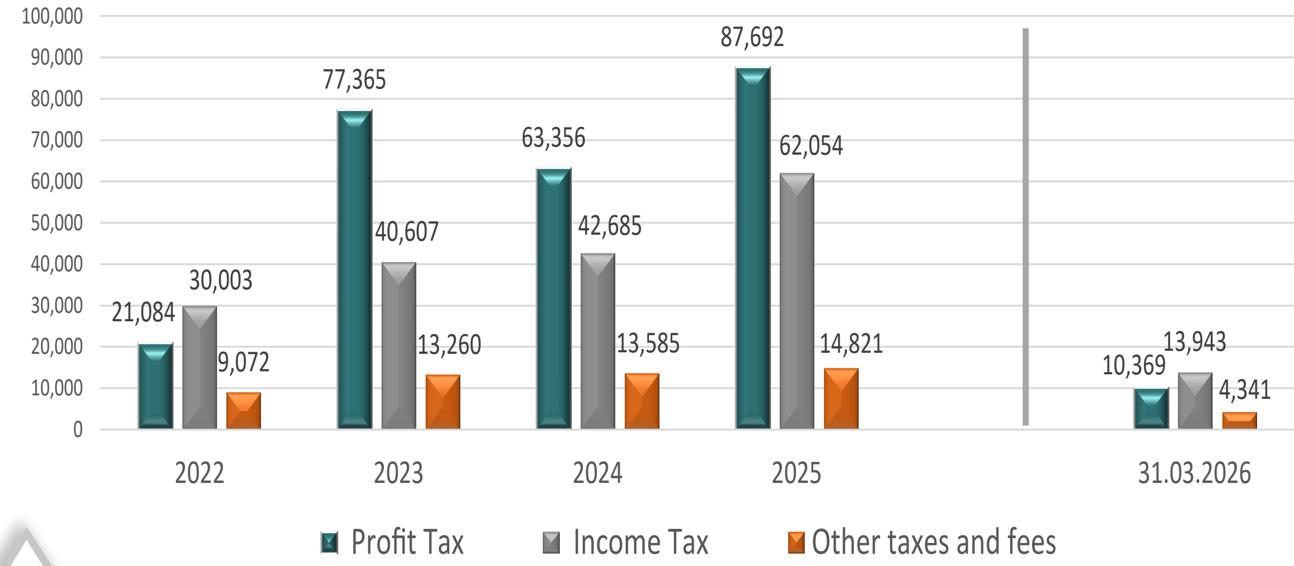
During the first quarter of 2026, the growth of the banking system's profit was mainly driven by a 19 bln AMD increase in net interest income.

DYNAMICS OF TAXES PAID BY COMMERCIAL BANKS

mln AMD



mln AMD

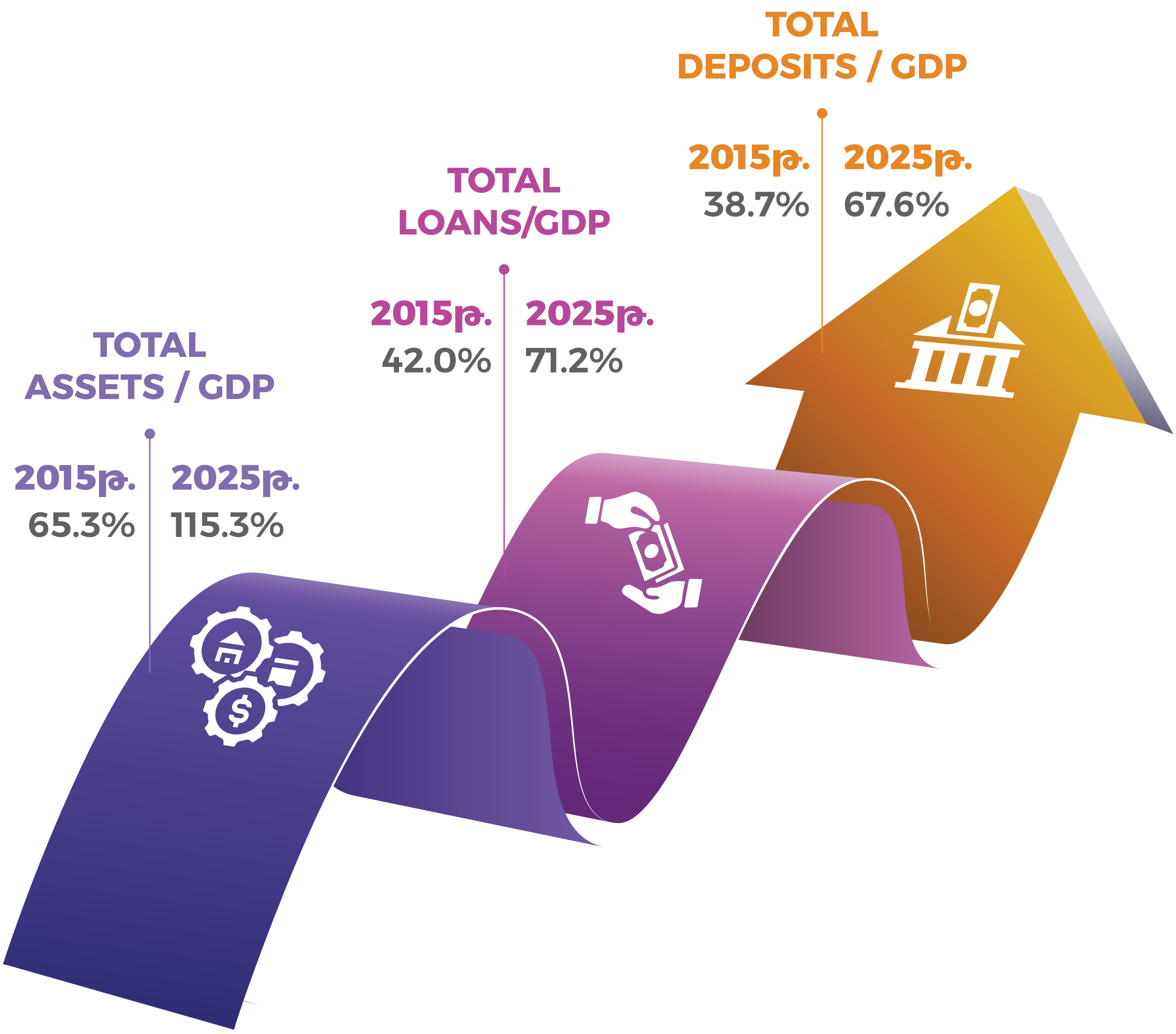


In the first quarter of 2026, RA commercial banks paid about AMD 28,653 bln in taxes, an increase of AMD 895 mln (3.2%) compared to the same period of 2025.

Profit tax paid by banks accounted for 24.4% of the total profit tax paid by the 1,000 largest taxpayers, a decrease of 4.2% compared to the same period of 2025.

ASSETS/GDP, LOANS/GDP AND DEPOSITS/GDP

2015-2025

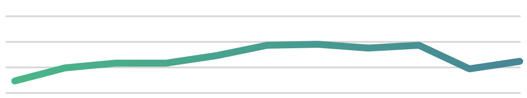


NUMBER OF BANK BRANCHES AND AVERAGE NUMBER OF EMPLOYEES

31.03.2026

548

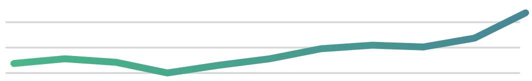
NUMBER OF BANK BRANCHES



The number of bank branches during the first qurter of 2026 increased by 8 ompared to 2025 and by 19 compared to 2016.

17 404

AVERAGE NUMBER OF EMPOYEES



The average number of bank employees during the first qurter of 2026 increased by 198 compared to 2025, and by 6 726 compared to 2014.

NUMBER OF BANKS BRANCHES IN YEREVAN AND REGIONS

31.03.2025

274

YEREVAN

274

REGIONS

The number of bank branches in Yerevan during the first quarter of 2026 inreased by 2 compared to 2025, in the regions of Armenia it increased by 6.

ՀԱՅԱՍՏԱՆԻ ԲԱՆԿԵՐԻ ՄԻՈՒԹՅՈՒՆ
UNION OF BANKS OF ARMENIA СОЮЗ БАНКОВ АРМЕНИИ

ARMENIAN BANKING SYSTEM IN FIGURES

As of March 31, 2026

Address: 6th floor, Koryun 19a, Yerevan 0009, Republic of Armenia
Tel: +374 10 52 22 33
URL: www.uba.am
E-mail: uba@uba.am

Sources
Financial repots of RA banks,
Statistical reports of the Central bank of RA
Reports by " Arminfo" News Agency

YEREVAN 2026