AgroCredit CARD

*Appendix 6*

# INTERIM STATEMENT
## Consolidated statement of comprehensive income

30 September, 2025

**Card AgroCredit UCO CJSC, Azatutyan 1/21, 32, Yerevan**

| Thousands of Armenian Drams | 01/07/25-30/09/25 | 01/07/24-30/09/24 | 01/01/25-30/09/25 | 01/01/24-30/09/24 |
|---|---|---|---|---|
| Interest and other similar income | 590,105 | 485,400 | 1,713,346 | 1,398,799 |
| Interest and other similar expense | (298,547) | (227,535) | (861,614) | (649,060) |
| **Net interest income** | **291,558** | **257,865** | **851,732** | **749,739** |
| Fee and commission income | 6,070 | 3,893 | 167,950 | 16,843 |
| Fee and commission expense | (1,153) | (195) | (6,269) | (6,328) |
| Net gaint/(loss) from foreign currency translation | (416) | (548) | (3,736) | (6,417) |
| Other operating income | 3,964 | 22,552 | 10,584 | 50,795 |
| **Operating income** | **300,023** | **283,567** | **1,020,261** | **804,632** |
| Credit loss expense | 4,851 | 9,826 | (46,118) | 33,164 |
| Administrative expenses | (180,835) | (143,152) | (560,021) | (451,405) |
| Other operating expenses | (28,523) | (22,847) | (131,799) | (71,670) |
| **Profit before income tax expense** | **95,516** | **127,394** | **282,323** | **314,721** |
| Income tax expense | (18,411) | (22,879) | (50,694) | (62,644) |
| **Profit for the period** | **77,105** | **104,515** | **231,629** | **252,077** |
| Other comprehensive income net of tax | | | | |
| **Total comprehensive income** | **77,105** | **104,515** | **231,629** | **252,077** |

Approval date: October 14, 2025

Executive Officer, Chairman of Executive Management — M. Azatyan

CFO, Chief Accountant — V. Babayan

AgroCredit CARD

*Appendix 7*

# INTERIM STATEMENT
## Consolidated Statement of financial position

30 September, 2025

Card AgroCredit UCO CJSC,  Azatutyan 1/21, 32, Yerevan

| Thousands of Armenian Drams | 30/09/25 | 31/12/24 |
|---|---|---|
| **Assets** | | |
| Cash and cash equivalents | 222,629 | 75,099 |
| Amounts due from banks | 602,703 | 570,230 |
| Loans and advances to customers | 13,636,785 | 12,407,914 |
| Property, plant, equipment and intangible assets | 383,553 | 304,916 |
| Right of use asset | 1,263,653 | 1,115,262 |
| Deffered tax asset | 7,761 | 5,666 |
| Repossessed assets | 76,227 | 129,601 |
| Other assets | 246,339 | 184,206 |
| ***Total assets*** | **16,439,650** | **14,792,894** |
| | | |
| **Liability** | | |
| Borrowings from customers | 13,547,979 | 12,015,044 |
| Debt securities issued | 635,772 | 592,981 |
| Other liabilities | 48,903 | 44,854 |
| Deffered tax liability | 500,743 | 310,391 |
| ***Total liabilities*** | **14,733,397** | **12,963,270** |
| | | |
| **Equity** | | |
| Share capital | 620,100 | 620,100 |
| Reserves | 93,015 | 87,025 |
| Statutory general reserve | 93,015 | 87,025 |
| Revaluation reserve | | |
| Retained earnings | 993,138 | 1,122,499 |
| ***Total equity*** | **1,706,253** | **1,829,624** |
| ***Total liabilities and equity*** | **16,439,650** | **14,792,894** |

Approval date: October 14, 2025

Executive Officer, Chairman of Executive Management — M. Azatyan

CFO, Chief Accountant — V. Babayan

*Appendix 8*

## INTERIM STATEMENT
## Consolidated Statement of changes in equity

30 September, 2025

Card AgroCredit UCO CJSC, Azatutyan 1/21, 32, Yerevan

| Thousands of Armenian Drams | Share capital | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Share capital | Repurchased capital | Net amount | Share premium | statutory General reserve | Exchange Rate Differences from Restatement of Foreign Operations | Revaluation reserve of securities held for sale | Cash flow hedging | Revaluation reseve of property and equipment | Retained earnings | Total | Non controlling interest | Total capital |
| Items | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | | | | | | | | | | | | | |
| *Balance as of 01 January, 2024* | 604,500 | | | | 75,234 | | | | | 1,104,562 | 1,784,296 | | 1,784,296 |
| Profit for the period | | | | | | | | | | 252,077 | 252,077 | | 252,077 |
| Dividends to shareholders | | | | | | | | | | (247,500) | (247,500) | | (247,500) |
| Internal movements | | | | | 11,791 | | | | | (11,791) | - | | - |
| Deductions to the statutory general reserve | | | | | 11,791 | | | | | (11,791) | - | | |
| *Balance as at 30 September, 2024* | 604,500 | | | | 87,025 | | | | | 1,097,348 | 1,788,873 | | 1,788,873 |
| | | | | | | | | | | | | | |
| *Balance as at 01 January, 2025* | 620,100 | | | | 87,025 | | | | | 1,122,499 | 1,829,624 | | 1,829,624 |
| Profit for the period | | | | | | | | | | 231,629 | 231,629 | | 231,629 |
| Dividends to shareholders | | | | | | | | | | (355,000) | (355,000) | | (355,000) |
| Internal movements | | | | | 5,990 | | | | | (5,990) | - | | - |
| Deductions to the statutory general reserve | | | | | 5,990 | | | | | (5,990) | | | |
| *Balance as at 30 September, 2025* | 620,100 | | | | 93,015 | | | | | 993,138 | 1,706,253 | | 1,706,253 |

Approval date: October 14, 2025

Executive Officer, Chairman of Executive Management M. Azatyan

CFO, Chief Accountant V. Babayan

*Appendix 9*

# INTERIM STATEMENT
## Consolidated Statement of cash flows

30 September, 2025

**Card AgroCredit UCO CJSC, Azatutyan 1/21, 32, Yerevan**

| Thousands of Armenian Drams | 01/01/2025-30/09/2025 | 01/01/2024-30/09/2024 |
|---|---|---|
| *Cash flows from operating activities* | | |
| Profit/(loss) before tax | 282,323 | 314,721 |
| Adjustments | | |
| Depreciation | 24,004 | 20,421 |
| Credit loss | 46,118 | (33,164) |
| Proceeds from disposal of fixed assets | 1,976 | 40 |
| Net loss from currency translation | 416 | 689 |
| Interest receivable | 130,541 | 38,507 |
| Interest payable | (36,412) | 134,189 |
| Income from favors | | |
| *Cash flows before changes in operating assets and liabilities* | 448,966 | 475,403 |
| Net (increase)/decrease in operating assets | | |
| Loans and advances to financial organizations | 30,000 | 10,000 |
| Loans and advances to customers | (1,448,135) | (1,616,630) |
| Trading securities | 53,374 | |
| Other assets | (55,935) | 6,996 |
| Increase/(decrease) in operating liabilities | | |
| Other liabilities | 197,667 | 39,950 |
| **Net cash from operating activities before income tax** | **(774,063)** | **(1,084,281)** |
| Income tax paid | (84,436) | (71,842) |
| ***Net cash from operating activities*** | **(858,499)** | **(1,156,123)** |
| **Cash flows from investing activities** | | |
| Purchase of property, equipment and intangible assets | (39,739) | (13,131) |
| Proceeds from sale of property, equipment | | |
| ***Net Cash (used in)/from investing activities*** | **(39,739)** | **(13,131)** |
| **Cash flows from financing activities** | | |
| Dividends paid to shareholders | (355,000) | (107,500) |
| Increase/(decrease) in borrowings | 1,430,795 | 1,264,026 |
| ***Net cash (used in)/from financing activities*** | **1,075,795** | **1,156,526** |
| ***Net increase(decrease) in cash and cash equivalents*** | **177,557** | **(12,728)** |
| Cash and cash equivalent at the beginning of period | 45,072 | 75,354 |
| Effect of exchange rates changes on cash and cash equivalents | | |
| Cash and cash equivalents ending of period | 222,629 | 62,626 |

Approval date: October 14, 2025

Executive Officer, Chairman of Executive Management M. Azatyan

CFO, Chief Accountant V. Babayan

AgroCredit CARD

# INTERIM STATEMENT
## The main economical normatives

30 September, 2025

**Card AgroCredit UCO CJSC,  Azatutyan 1/21, 32, Yerevan**

| Thousands of Armenian Drams | Actual | Limitation established by Central Bank | Number of breaks during quarter |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| Minimum statutory fund of the company | 620,100 | 150,000 | no violation |
| Minimum total capital of the company | 1,757,578 | 150,000 | no violation |
| N11 Total capital/risk weighted assets | 12.1% | 10.0% | no violation |
| Maximum risk on a single borrower | 4.1% | 25.0% | no violation |
| N5.1 Maximum deviation of loan to value ratio(AMD) | 0.0% | 10.0% | no violation |
| N5.2 Maximum deviation of loan to value ratio(Foreign currency) | 0.0% | 5.0% | no violation |
| Foreign currency position | X | X | |

Approval date: October 14, 2025

Executive Officer, Chairman of Executive Management — M. Azatyan

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