



ID Bank CJSC

**Financial Statements
For the third quarter of 2026**

Financial Statements

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STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**For the period ended 30 September 2026**

	Notes	01/07/2026- 30/09/2026 AMD'000	01/01/2026- 30/09/2026 AMD'000	01/07/2025- 30/09/2025 AMD'000	01/01/2025- 30/09/2025 AMD'000
Interest income calculated using the effective interest method	5	12,635,403	36,017,671	10,456,408	29,267,315
Interest expense	5	(4,816,639)	(13,666,545)	(4,024,407)	(10,449,603)
Net interest income		7,818,764	22,351,126	6,432,001	18,817,712
Fee and commission income	6	5,089,063	14,623,591	4,338,373	11,758,798
Fee and commission expense	6	(3,504,178)	(9,570,893)	(2,737,129)	(7,801,352)
Net fee and commission income		1,584,885	5,052,698	1,601,244	3,957,446
Net foreign exchange gain	7	4,018,663	9,649,370	2,397,316	8,024,952
Net (loss)/gain on financial instruments at fair value through profit or loss	8	(23,251)	(14,776)	(109,846)	361,877
Net realised gain/(loss) on investment securities		15,833	66,653	15,354	(34,737)
Share of the profit of associates accounted for using the equity method	15	171,235	775,451	294,313	994,005
Other operating income	9	425,377	1,212,298	239,455	1,156,220
Other operating expense	9	(273,353)	(796,722)	(162,870)	(756,830)
Operating income		13,738,153	38,296,098	10,706,967	32,520,645
Net impairment losses on financial instruments	10	(1,106,714)	(2,926,700)	(605,689)	(1,978,486)
Other impairment losses	18	(553)	(16,613)	-	-
Personnel expenses		(2,969,125)	(8,613,065)	(2,604,232)	(7,653,141)
Other general administrative expenses	11	(2,842,841)	(7,631,448)	(2,375,759)	(6,128,396)
Profit before income tax		6,818,920	19,108,272	5,121,287	16,760,622
Income tax expense	12	(1,232,908)	(3,371,130)	(884,017)	(2,950,413)
Profit for the year		5,586,012	15,737,142	4,237,270	13,810,209
Other comprehensive income, net of income tax					
<i>Items that are or may be reclassified subsequently to profit or loss:</i>					
Movement in fair value reserve for investment securities:					
Net change in fair value and changes in allowance for expected credit losses	12	31,584	117,621	40,399	33,595
Net amount reclassified to profit or loss	12	(12,983)	(54,655)	3,058	56,646
Total items that are or may be reclassified subsequently to profit or loss		18,601	62,966	43,457	90,241
Other comprehensive income for the year, net of income tax		18,601	62,966	43,457	90,241
Total comprehensive income for the year		5,604,613	15,800,108	4,280,727	13,900,450

Signed and authorized for release on behalf of the Management of the Bank.

Mher Abrahamyan
Chairman of the Management Board

Anushik Khachatryan
Chief Accountant

October 13, 2026

STATEMENT OF FINANCIAL POSITION**As at 30 September 2026**

		30/09/26	31/12/25
	Notes	AMD'000	Reclassified (Note 2e) AMD'000
Assets			
Cash and cash equivalents	13	47,145,541	52,994,857
Amounts receivable under reverse repurchase agreements	17	33,077,966	13,149,503
Loans and advances to banks and other financial institutions	16	91,184,392	72,769,811
Financial instrument measured at fair value through profit or loss		470,519	174,136
Investment securities measured at fair value through other comprehensive income	14		
Held by the Bank		19,128,338	15,240,979
Investment securities measured at amortised cost	14		
Held by the Bank		51,313,869	34,531,152
Pledged under sale and repurchase agreements		-	15,382,593
Loans and advances to customers	18	319,116,359	277,238,644
Reposessed assets	18	922,881	1,129,881
Investments in associates	15	8,598,887	7,823,436
Property, equipment and intangible assets	19	11,248,500	10,725,025
Right-of-use assets	20	3,071,098	3,071,303
Other assets	21	6,296,285	8,401,846
Total assets		591,574,635	512,633,166
Liabilities			
Amounts payable under repurchase agreements	23	-	16,388,262
Deposits and balances from banks and other financial institutions	22	8,392,088	11,012,807
Financial instrument measured at fair value through profit or loss		6,677	20,207
Current accounts and deposits from customers	25	421,834,358	337,911,995
Current income tax liabilities		1,139,847	1,590,228
Debt securities issued	22	27,157,415	21,537,322
Deferred tax liability	24	1,208,516	705,397
Other borrowed funds	12	22,370,783	24,932,848
Lease liability	20	3,498,017	3,494,448
Other liabilities	26	9,748,145	9,620,971
Total liabilities		495,355,846	427,214,485
Equity			
Share capital	27	51,025,719	51,025,719
Share premium		5,014,099	5,014,099
Fair value reserve for investment securities		693,143	630,177
Retained earnings		39,485,828	28,748,686
Total equity		96,218,789	85,418,681
Total liabilities and equity		591,574,635	512,633,166

STATEMENT OF CASH FLOWS**For the period ended 30 September 2026**

	Notes	01/01/2026– 30/09/2026 AMD'000	01/01/2025– 30/09/2025 AMD'000
Cash flows from operating activities			
Interest receipts		35,075,733	28,032,420
Interest payments		(11,540,869)	(9,108,236)
Fee and commission receipts		14,623,591	11,758,798
Fee and commission payments		(9,570,893)	(7,801,352)
Net payments from financial instruments at fair value through profit or loss		244,839	648,770
Net receipts from foreign exchange		9,649,370	7,769,842
Other income receipts		369,201	(173,510)
Personnel and other general administrative expenses payments		(13,810,978)	(12,260,007)
(Increase)/decrease in operating assets			
Financial instrument measured at fair value through profit or loss		(572,270)	(498,320)
Amounts receivable under reverse repurchase agreements		(19,969,909)	(704,346)
Loans and advances to banks and other financial institutions		(21,203,812)	(1,639,194)
Loans and advances to customers		(50,196,503)	(44,191,068)
Repossessioned assets		329,287	484,363
Other assets		1,982,108	806,225
Increase/(decrease) in operating liabilities			
Deposits and balances from banks and other financial institutions		(1,772,147)	16,109,512
Amounts payable under repurchase agreements		(16,339,804)	17,405,212
Current accounts and deposits from customers		92,499,400	29,101,527
Other liabilities		72,711	(2,950,827)
Net cash provided from operating activities before income tax paid		9,869,055	32,789,809
Income tax paid		(3,332,213)	(3,421,940)
Cash flows from operating activities		6,536,842	29,367,869
Cash flows from investing activities			
(Acquisition)/sale and repayment of investment securities measured at FVOCI		(4,237,194)	(761,660)
(Acquisition)/repayment of investment securities measured at amortised cost		(1,224,469)	2,163,312
Dividends received		-	912,000
(Purchases)/sale of property, equipment and intangible assets	19	(1,857,880)	446,831
Cash flows from/(used in) investing activities		(7,319,543)	2,760,483
Cash flows from financing activities			
Proceeds from issuance of debt securities	24(a)	10,012,683	11,913,992
Repayment of debt securities issued	24(a)	(6,877,419)	(6,764,286)
Proceeds from borrowed funds	22(c)	13,270,857	1,544,713
Repayment of borrowed funds	22(c)	(12,549,109)	(3,097,689)
Dividends paid	27	(5,000,000)	(10,500,000)
Repayment of lease liability	20(d)	(493,755)	(160,283)
Cash flows used in financing activities		(1,636,743)	(7,063,553)
Net (decrease) increase in cash and cash equivalents		(2,419,444)	25,064,799
Effect of changes in exchange rates on cash and cash equivalents		(3,432,099)	510,445
Effect of changes in ECL on cash and cash equivalents	10	2,227	306
Cash and cash equivalents as at the beginning of the year	13	52,994,857	39,267,755
Cash and cash equivalents as at the end of the year	13	47,145,541	64,843,305

The accompanying notes 1 to 33 form an integral part of these financial statements.

NOTES TO, AND FORMING PART OF, THE FINANCIAL STATEMENTS

For the period ended 30 September 2026

AMD'000	Share capital	Share premium	Fair value reserve for investment securities	Retained earnings	Total equity
Balance as at 1 January 2025 (audited)	33,971,850	5,014,099	397,227	35,078,536	74,461,712
Total comprehensive income					
Profit for the year	—	—	—	13,810,209	13,810,209
Other comprehensive loss					
<i>Items that are or may be reclassified subsequently to profit or loss:</i>					
Net change in fair value and changes in allowance for expected credit losses of investment securities, net of deferred tax	—	—	33,595	—	33,595
Net change in fair value of investment securities transferred to profit or loss, net of deferred tax	—	—	56,646	—	56,646
Total items that are or may be reclassified subsequently to profit or loss	—	—	90,241	—	90,241
Total other comprehensive income	—	—	90,241	—	90,241
Total comprehensive income for the year	—	—	90,241	13,810,209	13,900,450
Dividends declared (Note 27)	—	—	—	(7,000,000)	(7,000,000)
Replenishment of share capital from retained earnings (Note 27)	17,053,869	—	—	(17,053,869)	—
Balance as at 30 September 2025	51,025,719	5,014,099	487,468	24,834,876	81,362,162

AMD'000	Share capital	Share premium	Fair value reserve for investment securities	Retained earnings	Total equity
Balance as at 1 January 2026 (audited)	51,025,719	5,014,099	630,177	28,748,686	85,418,681
Total comprehensive income					
Profit for the year	—	—	—	15,737,142	15,737,142
Other comprehensive income					
<i>Items that are or may be reclassified subsequently to profit or loss:</i>					
Net change in fair value and changes in allowance for expected credit losses of investment securities, net of deferred tax	—	—	117,621	—	117,621
Net change in fair value of investment securities transferred to profit or loss, net of deferred tax	—	—	(54,655)	—	(54,655)
Total items that are or may be reclassified subsequently to profit or loss	—	—	62,966	—	62,966
Total other comprehensive income	—	—	62,966	—	62,966
Total comprehensive income for the year	—	—	62,966	15,737,142	15,800,108
Dividends declared (Note 27)	—	—	—	(5,000,000)	(5,000,000)
Balance as at 30 September 2026	51,025,719	5,014,099	693,143	39,485,828	96,218,789

NOTES TO, AND FORMING PART OF, THE FINANCIAL STATEMENTS**For the period ended 30 September 2026****Report on main economic normatives****Date` 01/07/26-30/09/26****(in thousand AMD)**

Normatives	Actual	Permissible limit on prudential defined by CBA	Number of violations during quarter
1	2	3	4
The minimum amount of statutory fund of the Bank	51,025,719	1,000,000	No violation
Minimum amount of total (private) equity	75,957,999	30,000,000	No violation
N ₁ ¹ The minimum ratio between Tier 1 fixed capital and risk-weighted assets	15.92%	6.2%	No violation
N ₁ ² The minimum ratio between Tier 1 capital and risk-weighted assets	15.92%	8.3%	No violation
N ₁ Minimum ratio between total capital and risk-weighted assets	17.01%	11.0%	No violation
N ₂ ³ Minimum ratio of the Bank's high-quality liquid assets to net cash outflows (all currencies)	190.60%	100.0%	No violation
N ₂ ³¹ Minimum ratio of the Bank's high-quality liquid assets to net cash outflows (in Armenian drams)	233.11%	100.0%	No violation
N ₂ ³² Minimum ratio of the Bank's high-quality liquid assets to net cash outflows (in significant foreign currencies of the first group)	165.26%	100.0%	No violation
N ₂ ³³ Minimum ratio of the Bank's high-quality liquid assets to net cash outflows (in significant foreign currencies of the first and second groups)	165.26%	100.0%	No violation
N ₂ ⁴ Minimum ratio of the Bank's available stable funding to required stable funding (all currencies)	127.63%	100.0%	No violation
N ₂ ⁴¹ Minimum ratio of the Bank's available stable funding to required stable funding (in Armenian drams)	121.96%	100.0%	No violation
N ₂ ⁴² Minimum ratio of the Bank's available stable funding to required stable funding (in significant foreign currencies of the first group)	140.05%	100.0%	No violation
N ₂ ⁴³ Minimum ratio of the Bank's available stable funding to required stable funding (in significant foreign currencies of the first and second groups)	140.05%	100.0%	No violation
N ₃ ¹ Maximum amount of risk of one borrower	14.68%	20.0%	No violation
N ₃ ² Maximum amount of risk of major borrowers	68.10%	500.0%	No violation
N ₄ ¹ The maximum amount of risk of one individual related to the Bank	3.21%	5.0%	No violation
N ₄ ² Maximum amount of risk of all individuals related to the Bank	8.58%	20.0%	No violation
N ₅ ¹ The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral value	0.00%	10.0%	No violation
N ₅ ² The deviation from the norm of the maximum size of the marginal ratio of the demand and collateral value	0.00%	5.0%	No violation
Minimum amount of statutory reserve allocated at CBA			
AMD	X	4.0%	No violation
USD	X	15.0%	No violation
EUR	X	15.0%	No violation
The maximum amount of foreign currency position	2.19%	10.0%	No violation
Maximum amount according to separate foreign exchange position			
USD	1.8%	7.0%	No violation
EUR	0.2%	7.0%	No violation
RUB	0.0%	7.0%	No violation
Other	X	7.0%	No violation