To decision No. 445-L
Of the Management Board of "ID Bank" CJSC
Dated October 29, 2026
Chairman of the Management Board

_____ Mher Abrahamyan

FINAL TERMS OF ISSUE
29.10.2026
«ID BANK» CLOSED JOINT-STOCK COMPANY

Nominal, coupon, non-documentary, perpetual Bond

For the purpose of obtaining complete information on the Issuer and the issued securities it is necessary to simultaneously study the program prospectus (registered by Decision No. 1/408 A of the Chairman of the Central Bank of the Republic of Armenia dated October 14, 2026), its supplements and these final terms of emission. The program prospectus, its supplements can be found in "ID Bank" CJSC located at 13 Vardanants st., Yerevan 0010, RA, www.idbank.am

	GENERAL INFORMATION (Information that is not applicable shall be marked as "not applicable." If securities are issued under the same series but with different key conditions (such as currency of issuance, offer price, nominal value, etc.), then the differing terms for each group of securities that meet those conditions shall be presented separately.)	
1.	Issuer (name of the Issuer)	«ID Bank» CJSC
2.	Guarantor	The Emitter does not intend to involve a guarantor
3.	Serial number (number and date of each issue to be carried out on the base of this program prospectus)	Tranche 6 – 2026
4.	Total volume of issue of this series	USD 30,000,000 (Thirty million US dollars)
5.	Information on classification of securities: from the point of view of sequence of repayment of the Emitter's liabilities (subordination) including the volume of each emission under this series according to subordination	The information is presented in detail in clause 2.3.1 of the program Prospectus. The electronic versions of the program Prospectus, its supplements, and the final terms of issuance can be downloaded from the website https://www.idbank.am/, while the hard copy can be obtained by visiting the head office of "ID Bank" CJSC at 13 Vardanants St., Yerevan
6.	Currency of issue	USD
7.	Price of the offer	During the placement, the full purchase price of the Bonds per 100 units of nominal value, starting from the first day of placement, is calculated as follows $$\mathbf{P = AI + FV}$$ • **P** - the bond price

		• **AI** - the accrued interest, determined by the formula specified in Chapter 2.3.7.10 of the Prospectus • **FV** - the face value of the bond During the placement, the daily full price of the bond is published on the Issuer's website.
8.	Nominal value	USD 1 000 (One thousand US dollars)
9.	Quantity	30,000 (Thirty thousand units)
10.	Offer start date (including any possible term changes)	November 02, 2026
11.	Offer end date (including any possible term changes)	December 30, 2026 If the placement closing date falls on a non-working day, the placement shall close on the following business day If the bonds are completely placed before that date, the offer end date shall be considered the date on which the last bond was sold.
12.	Identification number of securities (ISIN) or other similar identification number	**AMANLBBM9ER1**
13	The competent body that passed the decision on emission and placement and the date of decision (completed in case if a separate decision has been passed for the given public offer, otherwise put down N/A)	Decision No. 7 of August 25, 2026 of the Board of "ID Bank" CJSC; Decision No. 445-L of October 29, 2026 of the Executive Board of "ID Bank" CJSC.
	INFORMATION ABOUT COUPON	
14.	First day of calculation of coupon	November 02, 2026
15.	Interest rate and payment frequency of coupon. If the interest rate for coupon is floating information about the indicator (its change) which the interest rate depends on and the source of information on that indicator/its change shall be specified	The coupon shall be calculated as follows. 1. For the first 36 months of circulation, the coupon is set at a fixed annual yield of 8.25%, and coupon payments shall be made on a semi-annual basis 2. Upon the expiration of the first 36 months, a floating annual coupon yield shall be set for each semi-annual period. For the first floating semi-annual period, the benchmark shall be the 30-day SOFR Average rate published by the Federal Reserve Bank of New York (New York Fed) as of the last business day of the 35th month from the start of the placement, and starting from the second semi-annual period, as of the last business day of the 5th month of the preceding semi-annual period, plus 4.35% per annum. If the resulting rate (30-day SOFR Average + 4.35%) exceeds 9.25%, the interest rate shall be set at 9.25%, and if it is less than 6.25%, it shall be set at 6.25%

		The SOFR Average rates are available via the following link: https://www.newyorkfed.org/markets/reference-rates/sofr-averages-and-index The Bank undertakes to submit the information regarding the modified coupon to the Central Bank of the Republic of Armenia, as well as to publish it on its official website, at least 5 business days prior to the start of the respective semi-annual period.
16.	Certain dates of payment of coupons (day, month, year)	Dates of coupon payments are: Each semi-annual period starting from 02/05/2027, 02/11/2027, 02/05/2028, and so on. Coupons are paid on the dates of calculation of coupons, except for cases when coupon calculation date is a non-working day; in such cases the coupon is paid on the first working day following the day of calculation.
17.	Procedure of calculation of days for coupon (e.g. 30/360, Act/Act, Act/360 etc.)	Actual days during the coupon phase/actual days in year (Actual/Actual)
18	The party that calculates floating coupons	The Bank's Financial and Investment Business Directorates, jointly with the Accounting and Reporting Department
19	Other essential conditions for calculation of coupons	The amount of the coupon to be paid is determined by dividing the annual coupon rate by the number of coupon payments per year, depending on the frequency of payment
20	Provision about zero coupon securities (shall be specified "applicable" or "not applicable")	Not applicable
	INFORMATION ABOUT REDEMPTION OF THE PRINCIPAL AMOUNT	
21.	Redemption (partial redemptions) term	Perpetual (with the option of early redemption/repurchase by the Issuer as defined in the Prospectus)
22.	Cost of Redemption (partial redemptions) if impossible, calculation methods shall be specified	Not applicable
23.	Change of redemption cost (all terms and conditions in which case change of redemption cost is possible shall be filled)	Not applicable
24.	Possibility of early redemption on initiative of the Issuer/call option (shall be specified «applicable» or «not applicable)	An option for early redemption/repurchase by the Issuer is provided, in accordance with the procedure defined in the Prospectus
	Term (s)	According to clause 2.3.8 of the Prospectus:

		1) The Issuer has applied for and obtained the prior consent of the Central Bank of the Republic of Armenia for the purpose of early repurchase/redemption of the Bonds, 2) The difference between the early repurchase/redemption date of the Bonds and the launch date of the Bond placement is at least 5 calendar years, except when such changes in tax legislation or regulation have occurred under which the funds might not have been attracted or could fail to meet the Minimum Requirements, and in the justified opinion of the Central Bank of the Republic of Armenia, the Bank could not have foreseen such change at the time of attracting the funds.
	Option's price, calculation method (if available)	At face value
	Minimum and maximum cost of redemption in case of partial redemption	
	Other information	
25.	Possibility of early redemption on initiative of the Investor/put option (shall be specified «applicable» or «not applicable)	Not applicable
	Term (s)	
	Option's price, calculation method (if available)	
	Other information (notification period)	
	INFORMATION ABOUT PLACEMENT	
26.	Name, address of Underwriter	«ID Bank» CJSC, 13 Vardanants street, Yerevan 0010, RA
27.	Other conditions of placement (not included in the prospectus)	During the placement, the quantity of bonds acquired by an investor within each application shall not be less than 10 (ten) units, except when the quantity of available bonds is less than 10 (ten)
	OTHER INFORMATION	
28.	Availability of trade permit in the regulated market of securities of that class (names of the regulated markets, date of permit)	The securities are not yet permitted for trade in the regulated market
29.	If trade permit will be requested for the securities offered information thereon shall be specified (name of the market, provision that the request on trade permit may be refused, expected date of trade permit (if possible))	According to clause 2.5 of the Prospectus, the Issuer will apply for listing the bonds on a regulated market, and under the current legislation of the Republic of Armenia, the subsequent circulation of these bonds can only be conducted on the regulated market.

		By "regulated market," the Issuer means "Armenian Stock Exchange" OJSC.
30.	Rating of securities	The securities are not rated yet.
31.	Methods of payment against securities (periodicity, bank accounts etc.) and their terms as well as ways and terms to receive securities, ways to be issued extracts on ownership to securities	Legal entities/physical persons shall make payment against purchase of bonds issued by the Issuer by transferring the amounts on **11800082588500** transit account opened with ID Bank CJSC for that purpose.

The Issuer is responsible for the information included in these "Final terms on Issue". The Issuer confirms that the information included in this document corresponds to the information (general methodology presented) which is included in the program prospectus and its supplements as well as it is true (to the best of our knowledge) and any fact is not omitted or distorted.

Mher Abrahamyan Chairman of the Management Board of "ID Bank" CJSC		
Arman Asatryan Investment business director of "ID Bank" CJSC		
Anushik Khachatryan Chief Accountant of "ID Bank" CJSC, member of the Management Board		
Karen Nalbandyan Business Development director of "ID Bank" CJSC, member of the Management Board		
Sergey Arakelyan Digital banking director of "ID Bank" CJSC, member of the Management Board		
Lilit Grigoryan Operation director of "ID Bank" CJSC, member of the Management Boar		
Artur Hambardzumyan Risk Management director of "ID Bank" CJSC, member of the Management Board		

Lilit Sargsyan Financial director of "ID Bank" CJSC, member of the Management Board		
Vahan Yolyan Director of Corporate Business of "ID Bank" CJSC, member of the Management Board		
Tigran Ayvazyan Director of Retail Business of "ID Bank" CJSC, member of the Management Board		

Signatures are verified

Mher Abrahamyan

Chairman of the Management Board of "ID Bank" CJSC (signature) (date)