

## FINAL TERMS OF ISSUE

23.06.2025

### «ID BANK» CLOSED JOINT-STOCK COMPANY

Nominal, coupon, non-documentary, non-convertible 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 the Chairman of the Central Bank of the Republic of Armenia on November 6, 2024, resolution No. 1/420 A), 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](http://www.idbank.am)

	<b>GENERAL INFORMATION</b> (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 3 2025
4.	Total volume of issue of this series	5,000,000,000 (five billion) AMD
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 requirements of each turn of owners of bonds offered by the Emitter shall be met only after completely meeting the requirement of the previous turn. In case of the offered bonds, the requirements of owners shall be met only after meeting the requirements of subparagraph a) and b) of paragraph 2 of article 31 of the RA law “On bankruptcy of banks, credit organizations, investment companies and insurance companies”. Requirements arising from bonds are not subject to reclassification from the point of view of the order of repayment of an organization's liabilities.
6.	Currency of issue	AMD (Armenian Dram)
7.	Price of the offer	The full price of Bonds for each 100 units of nominal cost shall be calculated from the first day of placement, as follows:

		$DP = \frac{C}{f} \sum_{t=1}^N \frac{1}{\left(1 + \frac{y}{100 * f}\right)^{t-1+\tau}} + \frac{100}{\left(1 + \frac{y}{100 * f}\right)^{N-1+\tau}}$ <p>where:</p> $\tau = \frac{DSN}{DCC}$ <p>DP is the price of Bond;</p> <p>DSN is the number of days from the trade date (settlement/trade date) till the date of the next coupon payment under the respective convention;</p> <p>DCC is the number of days from the date of previous coupon payment preceding the settlement until the date of the next coupon payment under the respective convention;</p> <p>f is the frequency of coupon payments (for 2 semiannual payments);</p> <p>N is number of coupon payments remaining at the time of settlement;</p> <p>C is the annual coupon for 100 units of nominal value;</p> <p>Y is yield to maturity.</p> <p>During the placement, the price of Bonds for each day will <b>be published on the Issuer's web site.</b></p>
8.	Nominal value	10,000 (ten thousand) Armenian dram (AMD)
9.	Quantity	500,000 (five hundred thousand) units
10.	Offer start date (including any possible term changes)	01 July 2025
11.	Offer end date (including any possible term changes)	<p>31 October 2025</p> <p>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.</p>
12.	Identification number of securities (ISIN) or other similar identification number	AMANLBB2UER9
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 the Board of 'ID Bank' LLC dated October 11, 2024; Decision No. N 259-L of the Management of 'ID Bank' LLC dated June 23, 2025.

	INFORMATION ABOUT COUPON	
14.	First day of calculation of coupon	01 July 2025
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	10.00% (ten) percent nominal interest rate with a payment frequency of 6 (six) months.
16.	Certain dates of payment of coupons (day, month, year)	<p>The coupon calculation dates are: 01.01.2026, 01.07.2026, 01.01.2027, 01.07.2027, 01.01.2028.</p> <p>Coupon payments are made on the coupon calculation dates, except in cases when the coupon calculation date falls on a non-working day. In such cases, the coupon is paid on the first working day following the coupon calculation date.</p>
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	Not applicable
19.	Other essential conditions for calculation of coupons	
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	<p>Date of redemption of the bonds is January 01, 2028;</p> <p>Bonds redemption amounts shall be paid to the owners /nominees of bonds on the date of redemption of bonds. If the redemption date is a non-working day, the redemption amounts shall be paid on the working day following the date of redemption.</p>
22.	Cost of Redemption (partial redemptions) if impossible, calculation methods shall be specified	10,000 (ten thousand) AMD (Armenian dram)
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»)	Not applicable
	<i>Term (s)</i>	
	<i>Option's price, calculation method (if available)</i>	
	<i>Minimum and maximum cost of redemption in case of partial redemption</i>	

	<i>Other information</i>	
25.	Possibility of early redemption on initiative of the Investor/put option (shall be specified «applicable» or «not applicable»)	Not applicable
	<i>Term (s)</i>	
	<i>Option's price, calculation method (if available)</i>	
	<i>Other information (notification period)</i>	
<b>INFORMATION ABOUT PLACEMENT</b>		
26.	Name, address of Underwriter	«ID Bank» CJSC, 13 Vardanants street, Yerevan 0010, RA
27.	Other conditions of placement (not included in the prospectus)	
<b>OTHER INFORMATION</b>		
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))	<p>According to clause 2.5.1 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.</p> <p>By "regulated market," the Issuer means <b>“Armenian Stock Exchange” OJSC</b>.</p>
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 11800083843300 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.

