

**Published Report**  
On Key Financial (Economic) Normatives

Name of the Credit Organization “Armenian Leasing Company” UCO CJSC  
Date 01/10/25 to 31/12/25

(in thousand AMD)

Normatives	Actual Value	Permissible Limit of the Normative Set by the Central Bank of the Republic of Armenia	Number of Violations during the Reporting Quarter
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Minimum statutory capital of the Universal Credit Organization's	2,964,500	150,000	No Violation Detected
Minimum total capital	3,342,513	150,000	No Violation Detected
N1 Minimum ratio of total capital to risk-weighted assets	12.8%	12%	No Violation Detected
N3 Maximum exposure to any single borrower	24.1%	25%	No Violation Detected
Deviation from the maximum limit of N51 requirement to collateral value ratio	0.0%	90%	No Violation Detected
Deviation from the maximum limit of the N52 requirement to collateral value ratio	0.0%	70%	No Violation Detected

“Armenian Leasing Company” UCO CJSC was established in 2019 in the Republic of Armenia and operates as a closed joint-stock company.

**Regulatory Framework:** The company operates under the legislation of the Republic of Armenia and is licensed by the Central Bank of Armenia under License No. 50, issued on October 11, 2019.

The company provides leasing services in all forms and also offers loans to its clients.

The company's head office is located at: 12 Vagharsh Vagharshyan Street, Unit 11, Yerevan, Republic of Armenia.

As of December 31, 2025, the company employs 32 staff members.

In July 2025, the company increased its authorized capital by AMD 962,500,000, bringing the total authorized capital to AMD 2,964,500,000.

The Company's official website address is <https://armleasing.am/>

The full set of the company's financial statements is available on the website mentioned above.

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