

Interim Report (Form 6)
Statement of Comprehensive Financial Results

31-Dec-25

Armenian Leasing Company" UCO CJSC, Yerevan, 12/11 V. Vagharshyan St.

(Name and Location of the Credit Organization)

(in thousand AMD)

Title	Reporting Period: - 01/10/2025- 31/12/2025	Corresponding Period of the Previous Year: 01/10/2024- 31/12/2024	From the Beginning of the Reporting Year to the Reporting Date: 01/01/2025- 31/12/2025	From the Beginning of the Previous Year to the Corresponding Period: 01/01/2024- 31/12/2024
Interest income	777,452	226,133	1,995,510	1,218,058
Interest expense	(514,049)	(131,793)	(1,236,930)	(722,881)
Net Interest Income	263,403	94,340	758,580	495,177
Fee and commission income	39,368	21,273	150,452	111,084
Fee and commission expense	(1,698)	(3,901)	(3,874)	(2,176)
Net foreign exchange gain / (loss)	(11,514)	(13,713)	(9,009)	2,505
Other Operating Income	5,074	6,943	71,700	66,626
Operating profit	31,230	10,602	209,269	178,039
Expected credit losses on loans and other advances	(3,873)	(18,580)	(79,480)	(75,607)
General Administrative Expenses	(96,207)	(53,803)	(403,500)	(241,510)
Other Operating Expenses	(18,679)	(3,421)	(84,462)	(131,566)
Profit Before Tax	175,874	29,138	400,407	224,533
Income Tax Expense / (Benefit)	31,657	5,245	57,685	53,027
Profit After Tax	144,217	39,349	342,722	171,506
Comprehensive Financial Result	144,217	39,349	342,722	171,506

Date of Report Approval: 14.01.2026

Chief Executive Officer A. Bazikyan
p.s.

Chief Accountant V.Sargsyan



Interim Statement of Financial Position (Form 7)

"Armenian Leasing Company" UCO CJSC, Yerevan, V. Vagharshyan 12/11

(name and location of credit institution)

31/12/25

(in thousand drams)

	Title	Reporting Period: 31/12/2025	Comparative Period: 31/12/2024
1	Assets		
1.1	Cash and cash equivalents	1,247,236	750,100
1.2	Funds placed with banks	224,505	
1.3	Loans and borrowings	3,454,945	1,506,838
1.4	Capital investments in property, plant and equipment and intangible assets of the Bank	-	
1.5	Lease receivables (on the way)	2,990,147	2,905,551
1.6	Property, plant and equipment and intangible assets	867,007	589,176
1.7	Amounts receivable from other operations		
1.8	Deferred tax assets	-	
1.9	Interest receivable	168,754	7,025
1.10	Other assets	35,190	2,247
1.11	Lease receivables	13,601,223	9,672,815
	Total assets	22,589,007	15,433,752
2	Liabilities		
2.1	Received loans and borrowings	17,633,335	12,226,362
2.2	Liabilities to the Government of the Republic of Armenia	1,170,158	785,788
2.3	Lease liabilities		
2.4	Provisions		
2.5	Interest payable	246,226	102,765
2.6	Trade and other payables	115,302	171,640
2.7	Deferred tax liabilities		6,885
2.8	Other liabilities	42,581	29,402
	Total liabilities	19,207,602	13,323,012
3	Equity		
3.1	Share capital	2,964,500	2,002,000
3.2	Additional paid-in capital		
3.3	Accumulated profit	416,905	108,740
	Total equity	3,381,405	2,110,740
	Total liabilities and equity	22,589,007	15,433,752

Date of Report Approval: 14.01.2026

Chief Executive Officer

P.S.

Chief Accountant



A.Bazikyan

V.Sargsyan

Interim Report (Form 8)
Statement of Changes in Equity
«31» December 2025
“Armenian Leasing Company” UCO CJSC, Yerevan, 12/11 V. Vagharshyan St.

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Date of Report Approval: 14.01.2026

A. Bazikyan

V. Sargsyan



Cash Flow Statement (Form 9)

31/12/2025

"Armenian Leasing Company" UCO CJSC, Yerevan, 12/11 V. Vagharshyan St.

(in thousand AMD)

Title		Reporting Period: 01/10/2025-31/12/2025	Previous Period: 01/10/2024-31/12/2024
1. Net Cash Flows from Operating Activities		1,052,257	739,006
<i>Net Cash Flows before Changes in Operating Assets and Liabilities</i>		(15,476)	312,183
Interest received		439,786	1,116,899
Interest paid		(368,499)	(664,479)
Net fee and commission income received		39,188	108,911
Salaries and other employee-related payments		(90,902)	(225,517)
Income taxes paid		(35,049)	(23,631)
<i>Net cash flows from changes in operating assets and liabilities</i>		1,239,002	462,509
Decrease (Increase) in Funds Placed		(480,420)	(1,463,375)
Increase (Decrease) in Borrowed Funds		2,534,136	5,981,771
Net Cash Flows from Other Operating Activities		(673,003)	(1,059,187)
Decrease (Increase) in Receivables under Finance Lease		(141,711)	(2,996,700)
2. Net Cash Flows from Investing Activities		(119,498)	(35,686)
Acquisition of Fixed and Intangible Assets		(119,498)	(37,128)
Disposal of Fixed and Intangible Assets		-	1,442
3. Disposal of Fixed and Intangible Assets		(15,876)	1,036
Shareholders' Contributions to Charter Capital		-	-
Effect of Exchange Rate Changes on Cash and Cash Equivalents		(15,876)	1,036
Net Cash Flow		1,088,151	740,042
Cash and Cash Equivalents at the Beginning of the Period		159,085	10,060
Cash and Cash Equivalents at the End of the Period		1,247,236	750,102

Date of Report Approval: 14.01.2026

Chairman of the Executive Board of the Credit Organization
(Chief Executive Officer)

P.S.

Chief Accountant



A. Bazikyan

V. Sargsyan