

INTERIM INCOME STATEMENT (FORM 6)

30-Sep-26

"Farm Credit Armenia" UCO CC, 9/16 Tbilisyan Highway, Arabkir, Yerevan 0052

(1000 AMD)

Name	Reporting period	same period of the previous year	from the beginning of reporting year up to reporting	from the beg. of previous year till same period of
Interest income	746,499	700,346	2,228,713	2,055,918
Interest expense	(350,798)	(323,658)	(1,009,974)	(934,890)
Net interest income	412,934	385,259	823,038	744,340
Net foreign exchange income (loss)	(18,653)	(1,317)	(64,606)	(45,394)
Other incomes	7,668	5,498	25,543	16,266
Financial assets impairment	(44,106)	(28,923)	(62,044)	(14,418)
Personnel expenses	(228,943)	(192,398)	(595,548)	(517,303)
Fixed Assets Depreciation	(18,376)	(17,270)	(53,383)	(50,262)
Intangible assets amortisation	(579)	(529)	(1,743)	(1,465)
Other expenses	(74,152)	(69,661)	(272,590)	(302,818)
Profit before taxation	18,560	72,088	194,368	205,634
Profit tax expenses /reimbursement/	(7,000)	(16,500)	(45,000)	(46,500)
Profit after taxation	11,560	55,588	149,368	159,134
Other comprehensive financial result	-	-		
Total comprehensive income for the period	11,560	55,588	149,368	159,134

Financial Statement Ratification Date 15.10.2026

Chief Executive Officer _____ A.Gabrielyan

Chief Accountant _____ H.Hovhannisyan

INTERIM STATEMENT (FORM 6)

STATEMENT of FINANCIAL POSITION (FORM 7)

30 September, 2026

'Farm Credit Armenia" UCO CC, 9/16 Tbilisyan Highway, Arabkir, Yerevan 0052

(1000 AMD)

Name	30.09.2026 (unaudited)	31.12.2025 (audited)
Assets		
Cash and cash equivalents	714,371	290,762
Term deposits in banks	414,568	-
investment securities measured at amortized cost	1,181,263	1,231,120
Securities sold by repo agreements	325,639	-
Loans to customers	15,796,888	15,925,438
Amounts to be received for financial lease	1,748,039	1,872,877
assets	940,758	947,217
Levied assets	9,088	19,193
Other assets	145,774	113,114
Total assets	21,276,388	20,399,721
Equity and Liabilities		
Loans and borrowings	15,810,554	15,021,138
Subordinated loan	860,226	888,975
Bond Issued	1,223,762	1,224,260
Derivative financial liabilities	32,466	11,194
Current tax liabilities	12,095	28,170
Deferred Income tax liabilities	5,139	5,139
Lease liabilities	83,286	105,593
Other liabilities	142,294	187,161
Total liabilities	18,169,822	17,471,630
Equity		
Chartered capital	1,554,730	1,525,623
Retained earnings	1,551,836	1,402,468
Total equity	3,106,566	2,928,091
Total liabilities and equity	21,276,388	20,399,721

Financial Statement Ratification Date 15.10.2026

Chief Executive Officer _____ A.Gabrielyan

Chief Accountant _____ H.Hovhannisyan

Appendix 8

INTERIM STATEMENT OF CHANGES IN EQUITY (FORM 8)

30-Sep-26

"Farm Credit Armenia" LLC CC, 9/16 Thilisyay Highway, Arakbik, Yerevan 0052

(1000 AMD)

Equity components	Chartered capital			Gains/losses from issuance	General reserve	Revaluation reserves	Remeasurement differences	Retained earnings/ (loss)	Interim dividends	Other units of equity	Total	Uncontrolled share	Total capital
	Chartered capital	Repurchased capital	Net amount										
Notes	1	2	3	4	5	6	7	8	9	10	11	12	13
Previous reporting period (I table)													
1. Balance as of January 1, 2025 (audited)	#####		#####							1,234,027	#####		#####
1.1 Total impact of changes in accounting policy and material errors			0								0		0
2. Restated balance	#####		#####							1,234,027	#####		#####
3. Transactions of shares with shareholders, including:	69,766		69,766								69,766		69,766
3.1. Investments and increases in share capital	69,766		69,766								69,766		69,766
3.2. Decrease of share capital as a result of purchased back shares			0								0		0
4. Comprehensive income			0							159,134	159,134		159,134
5. Dividends distributed			0								0		0
6. Other increase /decrease of equity components			0								0		0
6.1. Growth/decline of derivatives, classified as equity components			0								0		0
7. Internal movements			0								0		0
7.1. Allotment to general reserve			0								0		0
7.2. Cover of loss from general reserve			0								0		0
7.3. Cover of share discount			0								0		0
7.4.. Decrease in value of property, plant and equipment and other intangible assets caused by revaluation			0								0		0
7.5. Internal movements of other equity components			0								0		0
1. Balance as of January 30, 2025 (audited)	1,525,623		1,525,623							1,393,161	2,918,784		2,918,784
Reporting period (II table)													
9. Balance as of January 1, 2026 (audited)	#####		#####							1,402,468	#####		#####
9.1.Total impact of changes in accounting policy and material errors			0								0		0
10. Restated balance	#####		#####							1,402,468	#####		#####
11. Transactions of shares with shareholders, including:	29,107		29,107								29,107		29,107
11.1. Investments and increases in share capital	29,107		29,107								29,107		29,107
11.2. Decrease of share capital as a result of purchased back shares													
12. Comprehensive income			0							149,368	149,368		149,368
13. Dividends distributed			0								0		0
14. Other increase /decrease of equity components			0								0		0
14.1. Growth/decline of derivatives, classified as equity components			0								0		0
15. Internal movements			0								0		0
15.1. Allotment to general reserve			0								0		0
15.2. Cover of loss from general reserve			0								0		0
15.3. Cover of share discount			0								0		0
15.4.. Decrease in value of property, plant and equipment and other intangible assets caused by revaluation			0								0		0
15.5. Internal movements of other equity components			0								0		0
16. Balance as of 31 September 2026 (unaudited)	#####		#####							1,551,836	#####		#####

INTERIM CASH FLOW STATEMENT (FORM 9)

30 September, 2026

"Farm Credit Armenia" UCO CC, 9/16 Tbilisyan Highway, Arabkir, Yerevan 0052

(1000 AMD)		
Name	30.09.2026 (unaudited)	31.12.2025 (audited)
Cash flow from operating activity		
Interests received	2,199,845	2,776,492
Interests paid	(911,861)	(1,426,730)
Deposit decrease/increase	25,543	31,476
Security decrease/increase	(595,548)	(756,658)
Decrease (increase) of other operating activities	(284,020)	(274,565)
Net cash flow from changes in the operating assets and liabilities	433,959	350,015
Amounts due from financial institutions	(735,140)	-
Decrease (increase) of loans and advances	79,188	(1,841,473)
Decrease (increase) in the amount to be received for financial lease	124,838	(242,427)
Other assets and liabilities	(8,200)	60,912
Net cash flow from operating activity before taxation	(105,355)	(1,672,973)
Profit tax paid	(59,763)	(57,086)
Cash flow from operating activity	(165,118)	(1,730,059)
Net cash flow from investing activity		
Decrease (increase) of fixed assets	(66,958)	(46,524)
Decrease (increase) of intangible assets		(4,250)
Decrease (increase) in securities	36,641	33,635
Net cash flow from investing activity	(30,317)	(17,139)
Cash flow from financial activity		
Increase (decrease) of borrowings received	659,220	1,787,844
Increase (decrease) of share capital	1,047	45,159
Repayment of lease liabilities	(33,654)	(44,873)
Net cash flow from financial activity	626,613	1,788,130
Net increase (decrease) in cash and cash equivalents	431,178	40,932
Cash and cash equivalents at the beginning of the	290,762	256,328
Influence of exchange rate changes on cash and its equivalents	(7,569)	(6,498)
Cash and cash equivalents at the end of the period	714,371	290,762

Financial Statement Ratification Date 15.10.2026

Chief Executive Officer _____ A.Gabrielyan

Chief Accountant _____ H.Hovhannisyan

REPORT**on main covenants****Farm Credit Armenia Universal Credit Organization Commercial Cooperative**

Date 1-Jul-26
30-Sep-26

(1000 AMD)

Covenants	Actual amount	Limits stated by the Cetral Bank of Armenia	Number of infringements
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Minimal Subscribed Capital of Credit Organization	1,554,730	150,000	No infringements
Minimal Total Capital of Credit Organization	3,564,925	150,000	No infringements
N1 minimal required limit for the ratio of total capital to risk-weighted assets	19.2%	12.0%	No infringements
Maximum risk for one borrower	5.8%	25.0%	No infringements
N ⁵ ₁ the deviation from the norm of the maximum amount of the marginal ratio of the claim and the value of the collateral		10.0%	No infringements
N ⁵ ₂ the deviation from the norm of the maximum amount of the marginal ratio of the claim and the value of the collateral		5.1%	No infringements

Financial Statement Ratification Date 15.10..2026

Chief Executive Officer **A.Gabrielyan**

Chief Accountant **H.Hovhannisyan**