INTERIM INCOME STATEMENT (FORM 6)

30 June, 2026

"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 date	from the beg. of previous year till same period of last year
Interest income	745,594	695,937	1,482,214	1,355,572
Interest expense	(332,660)	(310,678)	(659,176)	(611,232)
Net interest income	412,934	385,259	823,038	744,340
Net foreign exchange income (loss)	(34,466)	(29,154)	(45,953)	(44,077)
Other incomes	13,586	8,280	17,875	10,768
Financial assets impairment	(31,650)	(43,722)	(17,938)	14,505
Personnel expenses	(184,390)	(155,299)	(366,605)	(324,905)
Fixed Assets Depreciation	(17,780)	(16,964)	(35,007)	(32,992)
Intangible assets amortisation	(579)	(265)	(1,164)	(936)
Other expenses	(104,421)	(115,638)	(198,438)	(233,157)
Profit before taxation	53,234	32,497	175,808	133,546
Profit tax expenses /reimbursement/	(15,000)	(13,000)	(38,000)	(30,000)
Profit after taxation	38,234	19,497	137,808	103,546
Other comprehensive financial result	-	-		
Total comprehensive income for the period	38,234	19,497	137,808	103,546

Financial Statement Ratification Date 10.07.2026

Chief Executive Officer ______________ **A.Gabrielyan**

Chief Accountant ______________ **H.Hovhannisyan**

INTERIM STATEMENT (FORM 7

STATEMENT of FINANCIAL POSITION (FORM 7)

30 June, 2026

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

(1000 AMD)

Name	30.06.2026 (unaudited)	31.12.2025 (audited)
Assets		
Cash and cash equivalents	264,640	290,762
Term deposits in banks	419,642	-
investment securities measured at amortized cost	964,962	1,231,120
Securities sold by repo agreements	237,885	
Loans to customers	16,129,668	15,925,438
Amounts to be received for financial lease	1,816,987	1,872,877
Property, plant and equipment and intangible assets	950,363	947,217
Levied assets	13,963	19,193
Other assets	150,014	113,114
Total assets	**20,948,124**	**20,399,721**
Equity and Liabilities		
Loans and borrowings	15,181,156	15,021,138
Subordinated loan	888,084	888,975
Repo agreements with banks	250,050	-
Bond Issued	1,223,530	1,224,260
Derivative financial liabilities	34,383	11,194
Current tax liabilities	18,213	28,170
Deferred Income tax liabilities	5,139	5,139
Lease liabilities	90,722	105,593
Other liabilities	190,948	187,161
Total liabilities	**17,882,225**	**17,471,630**
Equity		
Chartered capital	1,525,623	1,525,623
Retained earnings	1,540,276	1,402,468
Total equity	**3,065,899**	**2,928,091**
Total liabilities and equity	**20,948,124**	**20,399,721**

Financial Statement Ratification Date 10.07.2026

Chief Executive Officer ____________________ **A.Gabrielyan**

Chief Accountant ____________________ **H.Hovhannisyan**

Appendix 1

Approved by the Central Bank of the Republic of Armenia
by the decision of 126-N 2010, June 8 according to supplement 1

Appendix 8

INTERIM STATEMENT OF CHANGES IN EQUITY (FORM 8)

30-Jun-26

"Farm Credit Armenia" UCO CC, 9/16 Tbilisyan Highway,Arabkir, 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)	1,455,857		1,455,857							1,234,027	2,689,884		2,689,884
1.1 Total impact of changes in accounting policy and material errors			0								0		0
2. Restated balance	1,455,857		1,455,857							1,234,027	2,689,884		2,689,884
3. Transactions of shares with shareholders, including:													
3.1. Investments and increases in share capital													
3.2. Decrease of share capital as a result of purchased back shares			0								0		0
4. Comprehensive income			0							103,546	103,546		103,546
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			0								0		0
7.5. Internal movements of other equity components			0								0		0
8. Balance as of 31 March, 2025 (unaudited)	**1,455,857**		**1,455,857**							**1,337,573**	**2,793,430**		**2,793,430**
Reporting period (II table)													
9. Balance as of January 1, 2026 (unaudited)	1,525,623		1,525,623							1,402,468	2,928,091		2,928,091
9.1.Total impact of changes in accounting policy and material errors			0								0		0
10. Restated balance	1,525,623		1,525,623							1,402,468	2,928,091		2,928,091
11. Transactions of shares with shareholders, including:													
11.1. Investments and increases in share capital													
11.2. Decrease of share capital as a result of purchased back shares													
12. Comprehensive income			0							137,808	137,808		137,808
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			0								0		0
15.5. Internal movements of other equity components			0								0		0
16. Balance as of 31 March, 2026 (unaudited)	1,525,623		1,525,623							1,540,276	3,065,899		3,065,899

Financial Statement Ratification Date 10.07.2026

Chief Executive Officer ____________________ **A.Gabrielyan**

Chief Accountant ____________________ **H.Hovhannisyan**

INTERIM CASH FLOW STATEMENT (FORM 9)

30 June, 2026

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

		(1000 AMD)
Name	**30.06.2026 (unaudited)**	**31.12.2025 (audited)**
Cash flow from operating activity		
Interests received	1,433,625	2,776,492
Interests paid	(663,407)	(1,426,730)
Deposit decrease/increase	17,875	31,476
Security decrease/increase	(366,605)	(756,658)
Decrease (increase) of other operating activities	(185,214)	(274,565)
Net cash flow from changes in the operating assets and liabilities	**236,274**	**350,015**
Amounts due from financial institutions	(419,470)	-
Decrease (increase) of loans and advances	(204,509)	(1,841,473)
Decrease (increase) in the amount to be received for	55,890	(242,427)
Other assets and liabilities	(9,741)	60,912
Net cash flow from operating activity before taxation	**(341,556)**	**(1,672,973)**
Profit tax paid	(47,920)	(57,086)
Cash flow from operating activity	**(389,476)**	**(1,730,059)**
Net cash flow from investing activity		
Decrease (increase) of fixed assets	(49,188)	(46,524)
Decrease (increase) of intangible assets		(4,250)
Decrease (increase) in securities	27,782	33,635
Net cash flow from investing activity	**(21,406)**	**(17,139)**
Cash flow from financial activity		
Increase (decrease) of borrowings received	410,129	1,787,844
Increase (decrease) of share capital	672	45,159
Repayment of lease liabilities	(22,436)	(44,873)
Net cash flow from financial activity	**388,365**	**1,788,130**
Net increase (decrease) in cash and cash equivalents	**(22,517)**	**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	**(3,605)**	**(6,498)**
Cash and cash equivalents at the end of the period	**264,640**	**290,762**

Financial Statement Ratification Date 10.07.2026

Chief Executive Officer ____________________ **A.Gabrielyan**

Chief Accountant ____________________ **H.Hovhannisyan**

Form 30

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

Date 1-Apr-26
30-Jun-26

(1000 AMD)

Covenants	Actual amount	Limits stated by the Cetral Bank of Armenia	Number of infringements
1	*2*	*3*	*4*
Minimal Subscirbed Capital of Credit Organization	1,525,623	150,000	No infringements
Minimal Total Capital of Credit Organization	3,494,903	150,000	No infringements
N1 minimal required limit for the ratio of total capital to risk-weighted assets	18.9%	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 10.07.2026

Chief Executive Officer .... **A.Gabrielyan**

Chief Accountant .... **H.Hovhannisyan**