STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

KAMD

		01.07.26-30.09.26	01.01.26-30.09.26	01.07.25-30.09.25	01.01.25-30.09.25
1	*2*	*3*	*4*	*5*	*6*
Interest income	3	5,423	17,297	4,589	11,129
Interest expense	3	(6,174)	(16,681)	(4,706)	(11,013)
Net interest income		**(751)**	**616**	**(117)**	**116**
Fee and commission income	4	25,926	38,056	7,873	7,943
Fee and commission expense	4	(12,626)	(19,403)	(153)	(315)
Net fee and commission income		**13,300**	**18,653**	**7,720**	**7,628**
Income from dividends	5	-	-	-	-
Net gain on trading activities	6	282	1,747	1,593	1,922
Other operating income	7	-	-	-	-
Operating income		**12,831**	**21,016**	**9,196**	**9,666**
Impairment losses on financial assets	8			189	
Administrative and other expenses	9	(29,935)	(94,730)	(42,885)	(117,056)
Other operating expenses	10	(7,577)	(22,474)	(6,824)	(20,008)
Profit before tax		**(24,681)**	**(96,188)**	**(40,324)**	**(127,398)**
Profit tax expense	12	1,747	4,491	(126)	661
Profit for the year		**(22,934)**	**(91,697)**	**(40,450)**	**(126,737)**
Other comprehensive income		-	-	-	-
Other comprehensive income		-	-	-	-
Total comprehensive income for the year		**(22,934)**	**(91,697)**	**(40,450)**	**(126,737)**
Basic earnings per share	13	(11.822)	(47.266)	(23.114)	(72.421)
Diluted earnings per share	13	(11.822)	(47.266)	(23.114)	(72.421)

Sergey Galoyan
Executive Director

Artur Harutyunyan
"Nexia Armenia" CJSC represenative

14/10/2026

STATEMENT OF FINANCIAL POSITION

KAMD

			as of 30.09.2026	as of 31.12.2025
1	**Assets**			
1.1	Cash balances and deposits in the Central Bank of RA	14	-	-
1.2	Cash balances and receivables with banks	15	56,076	13,867
1.3	Cash balances and receivables with other financial organisations	15	-	-
1.4	Receivables from customers	16	188	-
1.5	Financial assets at fair value through profit or loss	17	111,926	109,416
1.6	Financial assets at fair value through other comprehensive income	18	-	-
1.7	Financial assets held at amortised cost	19	42,844	42,411
1.8	Property, plant and equipment and intangible assets	21	94,666	113,751
1.9	Deferred tax assets	22	27,426	28,560
1.10	Other assets	23	240	2,258
	Total assets		**333,366**	**310,263**
2	**Liabilities**			
2.1	Liabilities to banks and other financial organisations	24	-	-
2.2	Liabilities to customers	25	114,295	44,392
2.3	Financial liabilities at fair value through profit or loss	26	-	-
2.4	Securities issued by the Company	27	-	-
2.5	Deffered tax liabilities	28	-	-
2.6	Current profit tax payable	30	-	-
2.7	Provisions	29	3,430	2,273
2.8	Lease liability	30	94,686	112,391
2.9	Payables and accrued expenses	30	44,743	8,922
	Total liabilities		**257,155**	**167,978**
3	**Equity and reserves**			
3.1	Share capital	31	194,000	194,000
3.2	Share premium	32	81,000	81,000
3.3	Reserves		-	-
3.3.1	General reserve		-	-
3.4	Retained earnings	35	(224,412)	(132,715)
3.5	Other elements of equity	32	25,623	-
	Total equity		**76,211**	**142,285**
	Equity and liabilities		**333,366**	**310,263**

Sergey Galoyan

Executive Director

Artur Harutyunyan

"Nexia Armenia" CJSC

represenative

STATEMENT OF CHANGES IN EQUITY

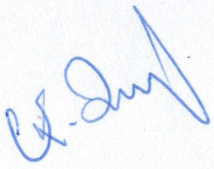
KAMD

Names of Equity elements	Share Capital	Share Premium	General reserve	Retained earnings/(loss)	Interim dividends	Other elements of Equity	Equity
Articles	1	4	5	10	11	12	15
Previous comparative midterm period (from the beginning of the year increasing (I table)							
1. Balance at 01 January 2025	175,000			(2,789)			172,211
3. Transactions with the shareholders, of which:							-
3.1. Investment in share capital							-
4. Total comprehensive income for the period				(126,737)			(126,737)
5. Dividends declared							-
6. Changes in other elements of Equity							-
7. Internal movements							-
7.1. General reserve							-
8. Balance at 30 September 2025	175,000			(129,526)			45,474
Current comparative midterm period (from the beginning of the year increasing (II table)							
9. Balance at 01 January 2026	275,000			(132,715)			142,285
11. Transactions with the shareholders, of which:							-
11.1. Investment in share capital							-
12. Total comprehensive income for the period				(91,697)			(91,697)
13. Dividends declared							-
14. Changes in other elements of Equity							-
14.1. Effect of loans received from related parties						25,623	**25,623**
15. Internal movements							-
16. Balance at 30 September 2026	275,000		-	(224,412)		25,623	76,211

Sergey Galoyan
Executive Director



Artur Harutyunyan
"Nexia Armenia" CJSC represenative



STATEMENT OF CASH FLOW

THE QUARTER ENDED September 30, 2026

KAMD	01.01.26-30.09.26	01.01.25-30.09.25
1.Cash flows from operating activities		
Cash flows before changes in operating assets and liabilities	***(55,774)***	***(93,166)***
Interest received	14,568	8,085
Interest paid	-	-
Commissions received	37,062	7,887
Commissions paid	(18,585)	(315)
Net gain from trading of financial instruments at fair value through profit or loss	-	(39)
Net gain from foreign currency trading	(175)	(209)
Salaries and related expenses paid	(57,467)	(72,276)
Other received incomes and paid expenses from operating activities	(31,176)	(36,299)
Cash flows from the changes of operating assets and liabilities	***(125)***	***(105,400)***
Net decrease (increase) in loans		
Net decrease (increase) in financial instruments at fair value through profit or loss	(125)	(105,400)
Net decrease (increase) in other operating assets		
Net increase (decrease) in liabilities to customers		
Net increase (decrease) in operating liabilities		
Net cash from operating activities	**(55,899)**	**(198,566)**
Profit tax paid		
Net cash from operating activities	**(55,899)**	**(198,566)**
2.Cash flows from investing activities		
Net increase in investments carried at amortised cost		712
Net decrease in investments carried at amortised cost		-
Net decrease (increase) in bank deposits		-
Purchase of property plant and equipment and intangible assets	(3,389)	(7,354)
Proceeds from sale of property, plant and equipment and intangible assets	-	-
Net cash flows from other investment activities	-	-
Net cash from investment activities	**(3,389)**	**(6,642)**
3.Cash flows from financing activities		
Dividends paid	-	-
Net increase (decrease) in loans	95,904	123,218
Payments on finance lease obligation	(27,000)	(25,000)
Net increase (decrease) of cash flows from the other financial activities	-	-
Shareholders investments in equity	32,500	-
Net cash from financing activities	**101,404**	**98,219**
Effect of changes in exchange rates on cash and cash equivalents	93	(523)
Net increase/(decrease) in cash and cash equivalents	**42,209**	**(107,512)**
Cash and cash equivalents at beginning of the year	13,867	175,000
Cash and cash equivalents at the end of the year	**56,076**	**67,488**

Sergey Galoyan
Executive Director

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