INCOME STATEMENT

Invia Investments CJSC

Date 6/30/2026

'000 AMD

		Q2,2026	6m, 2026	Q2,2025	6m,2025
1	Interest income	31,367	42,996	9,715	9,715
2	Interest expenses	10,869	11,738	677	677
3	**Net interest income**	**20,498**	**31,258**	**9,038**	**9,038**
4	Fees and commission income	58,297	86,774	3,685	3,685
5	Fees and commission expense	0	0	0	0
6	**Net fees and commission income**	**58,297**	**86,774**	**3,685**	**3,685**
7	Dividend income	0	0	0	0
8	Net trade income	5,643	6,604	4,993	4,993
9	Other operating income	0	34,400	5,016	5,016
10	**Operating Income**	**84,438**	**159,036**	**22,732**	**22,732**
11	Net contributions to possible asset loss reserves	0	0	0	0
12	Administrative expenses	108,829	171,607	43,288	43,288
13	Other operating expenses	5,087	8,465	946	946
14	Net gain from investment in statutory capital of other	0	0	0	0
15	**Income before taxes**	**-29,478**	**-21,036**	**-21,502**	**-21,502**
16	Profit tax charges	-2,891	-2,062	-3,852	-3,852
17	**Net income**	**-26,587**	**-18,974**	**-17,650**	**-17,650**
21	**Other comprehensive income**	**0**	**0**		
23	Net gain on available-for-sale financial assets	0	0		
26	Other comprehensive income tax	0	0		
27	**Total other comprehensive income**	**0**	**0**		
28	**Total comprehensive income**	**-26,587**	**-18,974**	**-17,650**	**-17,650**

7/15/2026

Acting CEO Iurii Ruban

Chief accountant Siranush Khlghatyan

BALANCE SHEET

Invia Investments CJSC

Date 6/30/2026

'000 AMD

		30-Jun-26	31-Jan-25
1	**ASSETS**		
1.1	Cash & cash balances with CBA	0	0
1.2	Claims on banks & other fin. institutions	453,783	200,388
1.3	Financial instruments at fair value through profit or loss	351,441	370,056
1.4	Claims on customers	92,433	86,525
1.5	Available-for-sale financial assets	0	0
1.6	Financial assets held-to-maturity	0	0
1.7	Investments in statutory capital of other entities	0	675
1.8	PP&E and intangibles	18,642	11,229
1.9	Deferred tax assets	19,339	14,953
1.10	Other assets	49,871	46,352
	TOTAL ASSETS	**985,509**	**443,144**
2	**LIABILITIES**		
2.1	Due to banks and other fin. institutions	0	48,423
2.2	Due to customers	247,363	288,327
2.4	Financial liabilities at fair value through profit or loss	0	0
2.5	Deferred tax liabilities	0	0
2.6	Reserves	5,583	4,805
2.7	Other liabilities	99,004	97,620
	TOTAL LIABILITIES	**351,950**	**99,406**
3	**EQUITY**		
3.1	Chartered capital	687,890	336,890
3.2	Share premium	50,400	39,870
3.3	Reserves	0	0
3.4	Retained earnings	-104,731	-85,757
3.5	Other items of equity	0	0
	TOTAL EQUITY	**633,559**	**343,738**
	TOTAL EQUITY AND LIABILITIES	**985,509**	**443,144**

7/15/2026

Acting CEO Iurii Ruban

Chief accountant Siranush Khlghatyan

Statement of changes in equity

Invia Investments CJSC

Date 6/30/2026

000 AMD

Names od items of share capital	Share Capital			Share premium	General reserve	Differences of exchange rates from the recalculation of foreign operations	Revaluation reserve for financial assets trough OCI	Cash flow hedging	Gains from revaluation of non current assets	Retained earnings	Interim Dividends	Other items of share capital	Total	Non-controlling share	Total Equity
	Share Capital	Paid-in Capital	Net amount												
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Appropriate interim period of previous financial year (cumulative)															
1. Balance as of 01 January 2025	**351,000**	**-14,110**	**336,890**	**39,870**						**-33,019**			**-33,019**		**343,741**
1.1. Total impact of changes in accounting policy and the correction of fundamental errors													0		
2. Restated balance	**351,000**	**-14,110**	**336,890**	**39,870**						**-33,019**			**-33,019**		**343,741**
3. Transactions with shareholders (owners) with respect to shares (shareholdings), including															
3.1. Investments in share capital or other increase in share capital															0
3.2. Decrease in the share capital as a result of purchased back shares					0										
4. Comprehensive income										**-35,215**					**-35,215**
5. Dividends distributed													**0**		**0**
6. Other increase/(decrease) of equity components, including															
6.1. Increase or decrease in derivatives classified as equity components															
7. Internal movements, including															
7.1. Allotment to general reserve													**0**		**0**
7.2. Cover of loss from general reserve															
7.3. Cover of share discout															
7.4. Decrease in value of property, plant and equipment and other intangible															
7.5. Internal movements of other equity components															
8. Balance as of appropriate interim period of previous financial year (cumulative) 30/06/2025	**351,000**	**-14,110**	**336,890**	**39,870**						**-50,669**			**0**		**308,526**
Interim period of current financial year (cumulative)															
9. Balance as of 01 January 2026	**351,000**	**-14,110**	**336,890**	**39,870**						**-85,757**			**0**		**291,003**
9.1. Total impact of changes in accounting policy and the correction of fundamental errors													0		
10. Restated balance	**351,000**	**-14,110**	**336,890**	**39,870**						**-85,757**			**0**		**291,003**
11. Transactions with shareholders (owners) with respect to shares (shareholdings), including															**0**
11.1. Investments in share capital or other increase in share capital	351,000		351,000	10,530											361,530
11.2. Decrease in the share capital as a result of purchased back shares					0										0
12. Comprehensive income										**-18,974**					**-18,974**
13. Dividends distributed													**0**		**0**
14. Other increase/(decrease) of equity components, including															**0**
14.1. Increase or decrease in derivatives classified as equity components															0
15. Internal movements, including															**0**
15.1. Allotment to general reserve													0		0
15.2. Cover of loss from general reserve															0
15.3. Cover of share discout															0
15.4. Decrease in value of property, plant and equipment and other intangible assets caused by revaluation															0
15.5. Internal movements of other equity components															0
16. Balance as of appropriate interim period of current financial year (cumulative) 30/06/2026	**702,000**	**-14,110**	**687,890**	**50,400**						**-104,731**			**0**		**633,559**

7/15/2026

Acting CEO Iurii Ruban

Chief accountant Siranush Khlghatyan

Statement of cash flows

Invia Investments CJSC

Date 6/30/2026

000 AMD

			01/01/2025-31/12/2025	01/01/2026-30/06/2026
1	**Cash flows from operational activities**		**x**	**x**
2	**Net cash flows from operational activities after profit tax**		**-22,917**	**-135,095**
3	Interests receipts		619	36,745
4	Interests payments		-68	-11,760
5	Fee and commissions receipts		895	10,776
6	Fee and commissions payments		0	0
7	Net receipts from financial assets at fair value through profit and loss		66,638	0
8	Net receipts from foreign exchange		0	0
9	Other income/(expenses)		0	0
10	Salaries and other payments to employees		-25,613	-50,401
11	Other general administrative expense payments		-65,388	-120,455
12	**Cash flows from change in operational assets and liabilities**		**13,440**	**8,257**
13	Decrease (Increase) in operating assets, including:		13,440	8,257
14	Financial instruments at fair value through profit or loss		0	0
15	Loans and advances to banks		0	0
16	Amounts receivable under reverse repurchase agreements		0	0
17	Loans and advances to customers at amortized cost		13,440	8,257
18	Other assets		0	0
19	այդ թվում՝ հաճախորդների ներգրավված պարտավորությունների ավելացում		0	0
20	այլ գործառնական պարտավորությունների նվազում (ավելացում)		0	0
21	**Net cash from (used in) operating activities before income tax paid**		**-9,477**	**-126,838**
22	Income tax paid		0	-1,803
23	**Net cash from (used in) operating activities**		**-9,477**	**-128,641**
24	**2. Cash flows from investing activities**			
27	Decrease (increase) in deposits placed with banks.		0	826
29	Decrease in held-to-maturity investments		-2,850	-13,573
32	**Net cash flows from investing activities**		**-2,850**	**-12,747**
33	**3. Cash flows from financial activities**	**x**	**x**	**x**
34	Dividends paid		0	0
35	Increase/decrease in borrowings from the Central Bank of the Republic of Armenia		0	0
36	Increase/decrease in borrowings		0	34,330
37	Increase/decrease in securities issued by investment company		0	0
38	Shareholders' contributions to share capital		0	361,530
39	Increase/decrease in finance lease liabilities		0	0
40	Net cash flows from other financing activities		0	0
41	**Net cash flows from financial activities**		0	**395,860**
42	Effect of changes in exchange rates on cash and cash equivalents		274	-263
43	**Net increase/(decrease) in cash and cash equivalents**		-12,053	**254,209**
44	Cash and cash equivalents at the beginning of the period		**18,118**	**1,745**
45	Cash and cash equivalents at the end of the period		**6,065**	**255,954**

7/15/2026

Acting CEO Iurii Ruban

Chief accountant Siranush Khlghatyan