

**Apricot Capital CJSC Financial Statements**

**STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME**

| <i>KAMD</i>                                    |          |                       |                       |                       |                       |
|------------------------------------------------|----------|-----------------------|-----------------------|-----------------------|-----------------------|
|                                                |          | 01.07.25-<br>30.09.25 | 01.01.25-<br>30.09.25 | 01.07.24-<br>30.09.24 | 01.01.24-<br>30.09.24 |
| <i>1</i>                                       | <i>2</i> | <i>3</i>              | <i>4</i>              | <i>5</i>              | <i>6</i>              |
| Interest income                                | 3        | 197,239               | 591,798               | 99,736                | 307,018               |
| Interest expense                               | 3        | (2,300)               | (7,716)               | (12,117)              | (15,312)              |
| <b>Net interest income</b>                     |          | <b>194,939</b>        | <b>584,082</b>        | <b>87,619</b>         | <b>291,706</b>        |
| Fee and commission income                      | 4        | 987,261               | 3,208,195             | 4,271,732             | 21,739,555            |
| Fee and commission expense                     | 4        | (279,619)             | (898,835)             | (960,478)             | (2,929,763)           |
| <b>Net fee and commission income</b>           |          | <b>707,642</b>        | <b>2,309,360</b>      | <b>3,311,254</b>      | <b>18,809,792</b>     |
| Income from dividends                          | 5        | 38                    | 23,281                | 10,300                | 10,474                |
| Net gain on trading activities                 | 6        | 533,073               | 1,954,910             | 963,173               | 1,378,738             |
| Other operating income                         | 7        | -                     | -                     | -                     | 50                    |
| <b>Operating income</b>                        |          | <b>1,435,692</b>      | <b>4,871,633</b>      | <b>4,372,346</b>      | <b>20,490,760</b>     |
| Impairment losses on financial assets          | 8        | 906                   | 27,667                | -                     | 1,582                 |
| Administrative and other expenses              | 9        | (881,952)             | (4,865,556)           | (4,485,576)           | (11,842,966)          |
| Other operating expenses                       | 10       | (29,521)              | (93,715)              | (20,832)              | (60,200)              |
| <b>Profit before tax</b>                       |          | <b>525,125</b>        | <b>(59,971)</b>       | <b>(134,062)</b>      | <b>8,589,176</b>      |
| Profit tax expense                             | 12       | (2,839)               | (72,975)              | (7,455)               | (1,693,608)           |
| <b>Profit for the year</b>                     |          | <b>522,286</b>        | <b>(132,946)</b>      | <b>(141,517)</b>      | <b>6,895,568</b>      |
| Other comprehensive income                     |          | -                     | -                     | -                     | -                     |
| Other comprehensive income                     |          | -                     | -                     | -                     | -                     |
| <b>Total comprehensive income for the year</b> |          | <b>522,286</b>        | <b>(132,946)</b>      | <b>(141,517)</b>      | <b>6,895,568</b>      |
| Basic earnings per share                       | 13       | 16.321                | (4.155)               | (4.422)               | 215.486               |
| Diluted earnings per share                     | 13       | 16.321                | (4.155)               | (4.422)               | 215.486               |

Vachik Gevorgyan  
Executive Director

Artur Harutyunyan  
"Nexia Armenia" CJSC representative



15/10/2025