



Investor

Presentation

September 30, 2023

1.

Ameriabank at a Glance

2.

2023 Q3 Snapshot

3.

2023 Q3 Financial Results

4.

Strategy Highlights

5.

Appendices



Improving the quality of life

1

A leading bank in Armenia

A leader in the market by key financial indicators for almost a decade, offering a window onto the whole Armenian Economy

2

Omni channel distribution platform with focus on digital products and ecosystems

Offloading rate* of 98%, cash offloading rate** of 84%, online banking penetration rate of 69%, rapidly increasing number of monthly active users

3

Superior customer and employee experience

High service quality and customer satisfaction scores, high employee satisfaction and engagement levels, proven leadership by culture and values

4

Best in class ESG practices

Doing business responsibly and promoting ESG culture, first Green Bond issuer in the country, best practice corporate governance, professional Board and experienced management team

5

Robustness and resilience with significant growth potential

Sustaining decent performance during challenging times, post-pandemic accelerated growth and enhanced financial performance, with record high profitability

6

Attractive macro fundamentals

Emerging economy, with proven resilience towards crises and external shocks, double digit GDP growth, lowest inflation in the region

* Offloading rate or Branch offloading rate – share of transactions performed via distance and digital channels in the total number of bank's transactions.

** Cash offloading rate - share of cashless transactions performed via distance and digital channels (IB, MB, POS/VPOS) in the total number of transactions



The Leading Bank in Armenia

- Overview

 - The leading universal bank in Armenia, offering corporate, investment and retail banking services
 - Major contributor to the Armenian banking sector development
 - Ongoing appreciation and quality recognitions by reputable global institutions
 - Highest possible credit ratings within current sovereign rating constraints



25
branches



1,655
employees



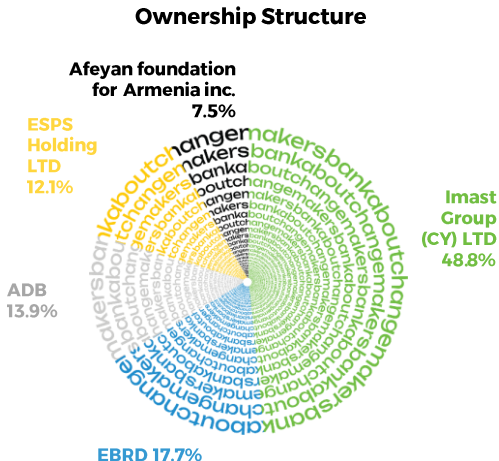
largest ATM
network in
the capital



largest network of
vPOS terminals in
the country



one of the largest
networks of POS
terminals in the country



NPS

78.4%

CEI*

9.65

S&P

BB-

Moody's

Ba3

Assets

15.2%

Market share

Loans

19.1%

Market share

Liabilities

15.7%

Market share

Equity

12.7%

Market share

Net Profit

16.0%

Market share



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2.

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3.

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4.

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2023 Q3 Achievements

as of 2023 Q3

902 B

Loans* of AMD

1,330 B

Assets of AMD

1,141 B

Liabilities of AMD

997 B

Deposits of AMD**

189 B

Equity of AMD

34.3 B

Profit of AMD

- Won in 3 Nominations of Global Finance World's Best Digital Bank Awards 2023:

- Best Innovation and Transformation in Armenia for 2023
- Best Online Product Offerings in Armenia for 2023
- Best in Consumer Lending in Armenia for 2023



- S&P Global Ratings raised its long-term issuer credit rating on Ameriabank CJSC to 'BB-', with stable outlook.
- High net profit of AMD 34.3B, up by 10.8% YoY.
- High growth of loan portfolio (up by 22.7% YtD) with steadily robust asset quality (NPL ratio of 2.2%).
- Online banking penetration rate reached 69%, up by 6pp YtD.
- NPS reached 78.4%, while CEI*** comprised 9.65.



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2.

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3.

2023 Q3 Financial Results

4.

Strategy Highlights

5.

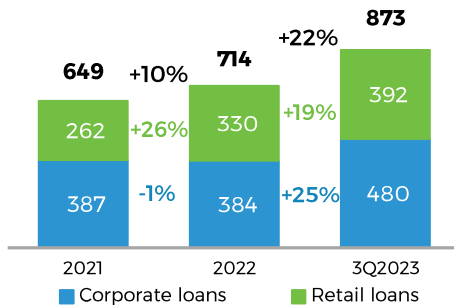
Appendices



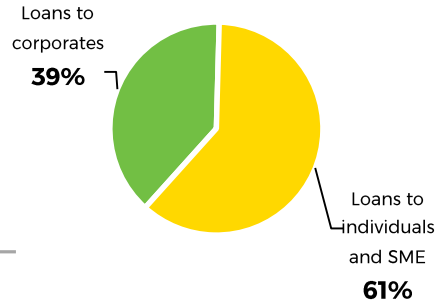
Core Business

Loan portfolio

bln AMD



Loan portfolio breakdown

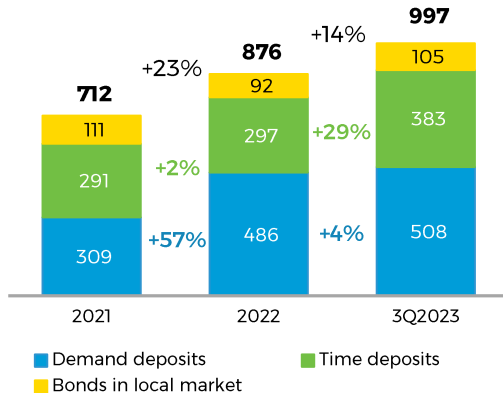


Highlights

- High share of retail and SME loans (61%) in line with the Bank's universal banking model.
- The bank is the largest lender to Armenian economy, with 22.7% growth YtD. Total loans' market share reached 19.1%, up by 1.5pp.
- Both Corporate and Retail loan portfolios registered stable growth, increasing by 25% and 19% YtD respectively.
- The Bank is a leader in the local corporate bond market with 23% market share.
- Total deposits and bonds increased by 14% YtD due to both time and demand deposits growth. Retail deposits and bonds increased by 18% despite uncertainties deriving from current geopolitical situation.

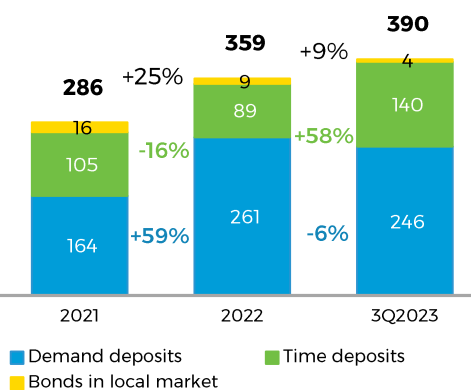
Deposits and bonds*

bln AMD



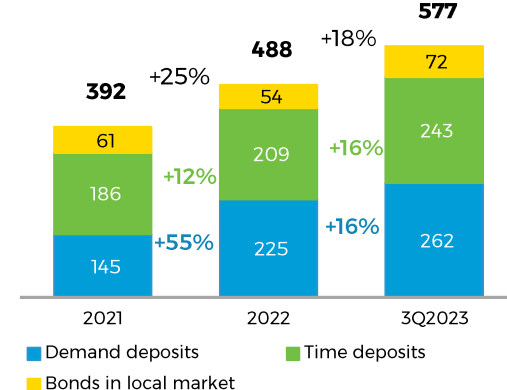
Corporate deposits and bonds

bln AMD



Retail deposits and bonds

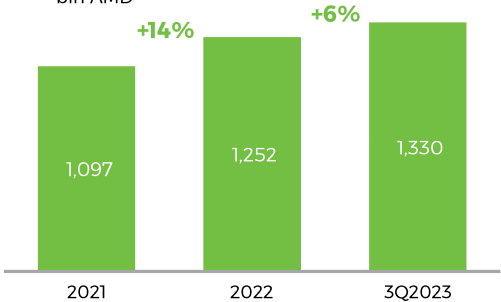
bln AMD



Assets and Liabilities Structure

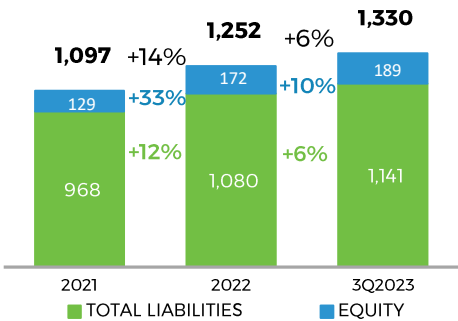
Assets

bln AMD



Liabilities and equity

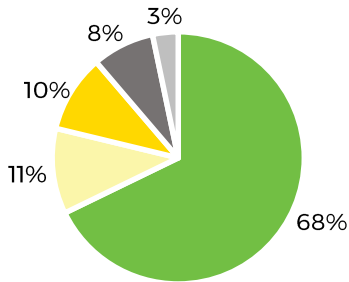
bln AMD



Highlights

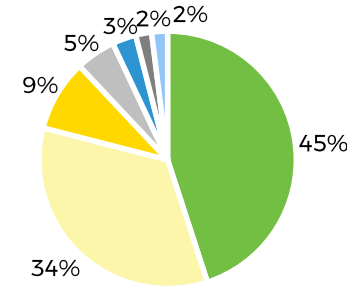
- Diversified balance-sheet structure with 87% interest earning assets to total assets and 85% customer funds to total liabilities.
- Maintaining exceptional sectorial diversification of loan portfolio, with balanced exposure to all industries.
- Total assets increased by 6% YtD, while equity increased by 10% YtD.

Structure of assets



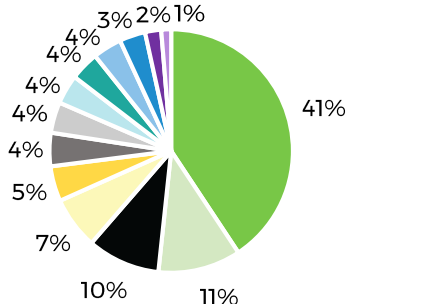
- Loans to customers
- Securities
- Cash and cash equivalent
- Interbank loans and REPO
- Other

Structure of liabilities



- Demand deposits
- Time deposits
- Bonds
- Subordinated debt
- Other liabilities
- Loans from CBA
- Loans from IFIs

Loan portfolio structure



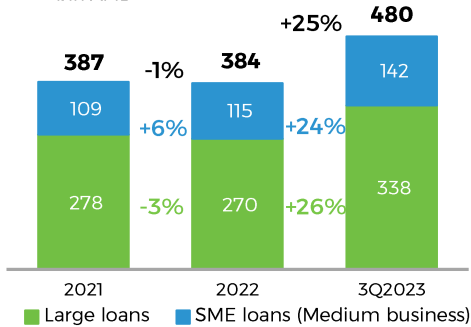
- Loans to retail customers
- Construction
- Agriculture, forestry and timber
- Wholesale trade
- Mining-Metallurgy
- Retail trade
- Energy
- Transportation
- Food and beverage
- Real estate
- Other
- Hotel service
- Communication services



Corporate and Retail Banking

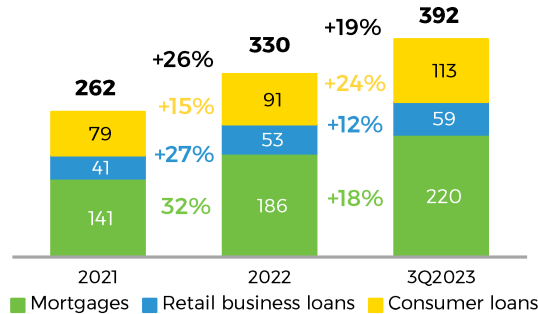
Corporate loans

bln AMD



Retail loans

bln AMD

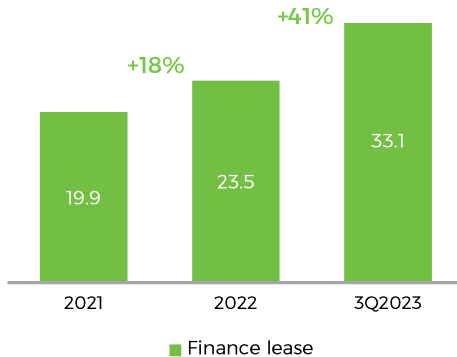


Highlights

- Corporate loans portfolio increased by 25% YtD due to both SME and Large loan portfolios.
- Total SME portfolio stood at AMD 201b, increasing by 20% YtD.
- Trade finance total portfolio (balance and off balance) increased by 83% YtD due to high growth of off balance guarantees.
- Retail loan portfolio recorded 19% growth YtD, with significant growth by all Retail loan types.

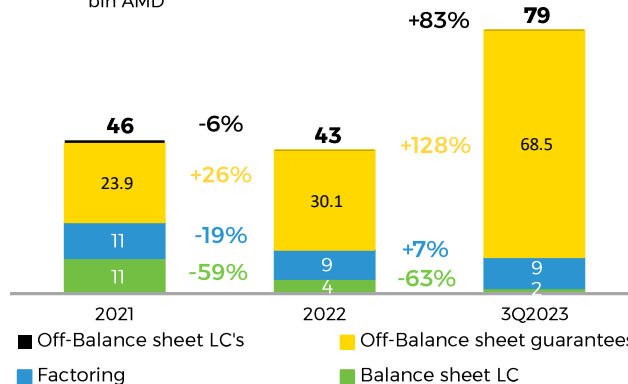
Finance Lease

bln AMD



Trade finance (balance / off balance)

bln AMD



AMD 392 b

retail loans

AMD 480 b

corporate loans



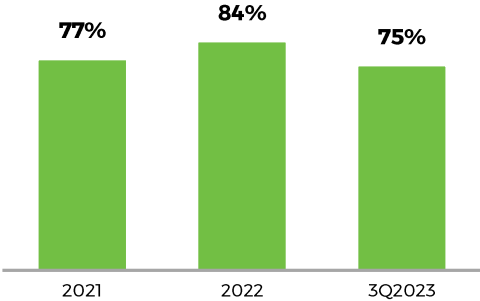
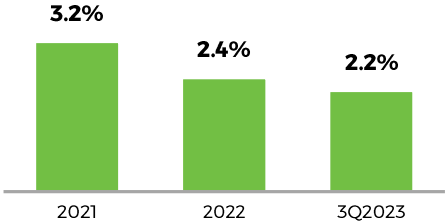
Loan Portfolio Quality

NPL (Stage 3)

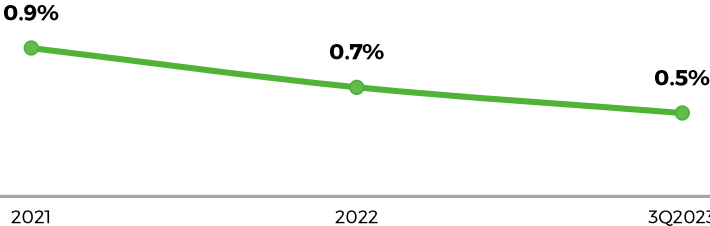
Coverage ratio (Stage 3)

Highlights

- NPL ratio has improved and dropped to 2.2%.
- Cost of credit risk has improved and reached 0.5%
- Coverage ratio decreased vs YE2022 due to slightly higher growth rates in corporate NPLs (compared to the provisioning), which are well secured with collaterals. There was also a reduction in Retail loans provisioning due to favorable macroeconomic environment.



Cost of credit risk



2.2%

NPL

0.5%

Cost of credit risk

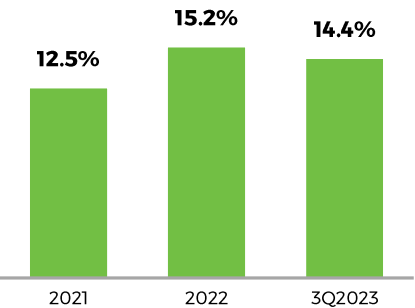
75%

Coverage ratio

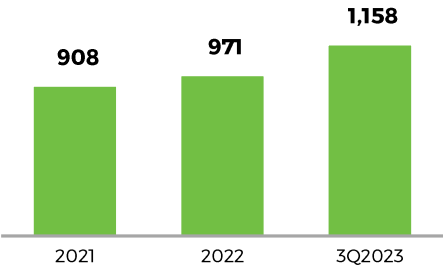


Capital

Tier 1 Ratio



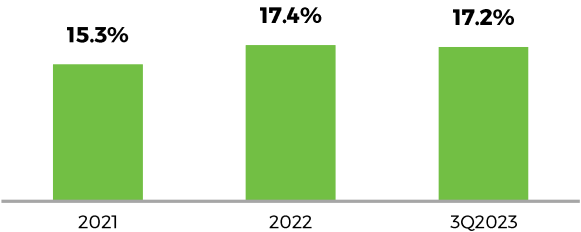
Risk Weighted Assets
bln AMD



Highlights

- Capital adequacy ratios are comfortably above the minimum regulatory requirements.
- The Bank is committed to maintaining high capital standards in line with the increasing capital buffers timeline.

Total Capital Adequacy Ratio



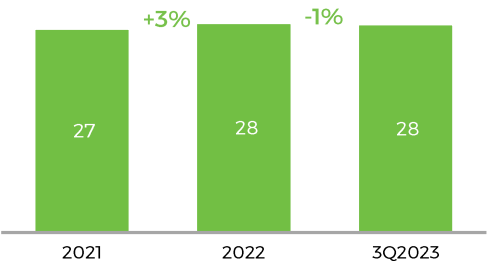
17.2%
CAR



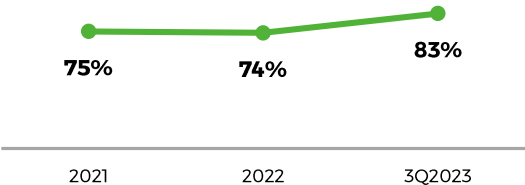
Funding and Liquidity

Sub-debts

bln AMD



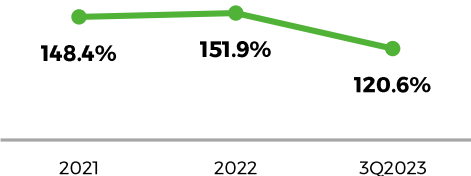
Loans to deposits and borrowings ratio



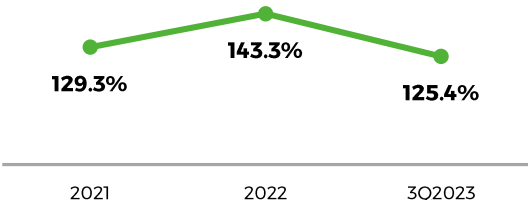
Highlights

- Sub-debt portfolio remained almost flat.
- Liquidity ratios (LCR & NSFR) are comfortably above the required thresholds (100%).

LCR (Liquidity Coverage Ratio)



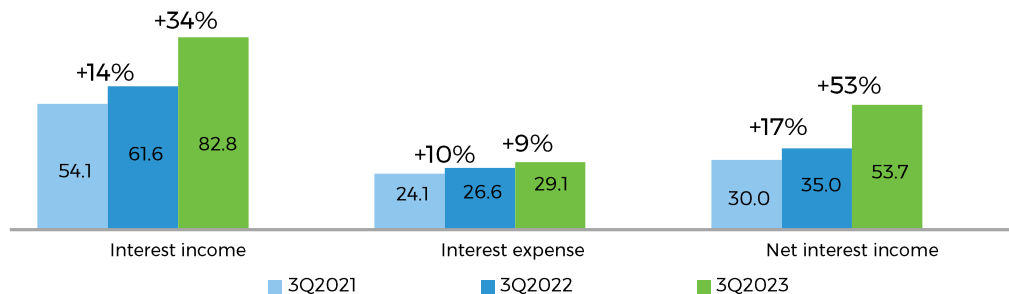
NSFR (Net Stable Funding Ratio)



Income

Interest income

bln AMD

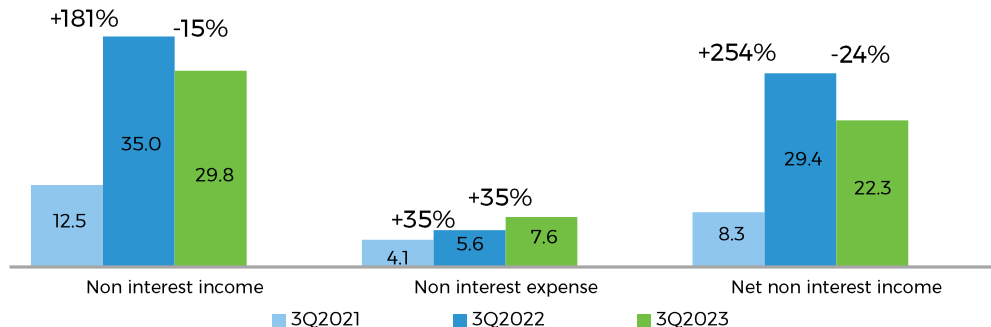


Highlights

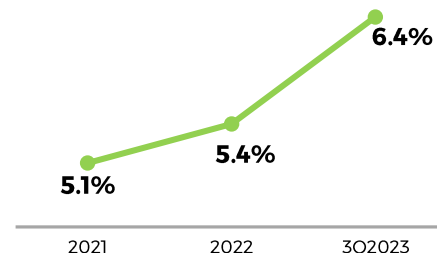
- Net interest income increased by 53% YoY, proving the sustainability of the Bank's profit generation.
- The Bank continued its Balance Sheet management optimization actions to improve NIM. As a result, the Bank's NIM outperformed the market average by 0.5pp and stood at 6.4%
- Net non interest income decreased by 24% YoY mainly because of the high base effect due to the one-off exceptionally high income from FX operations in the first half of 2022.

Non interest income

bln AMD



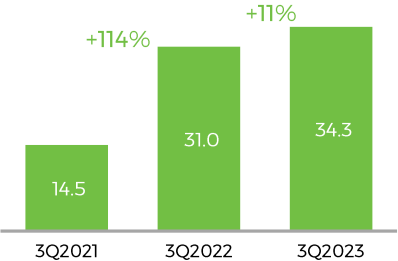
NIM (Net Interest Margin)



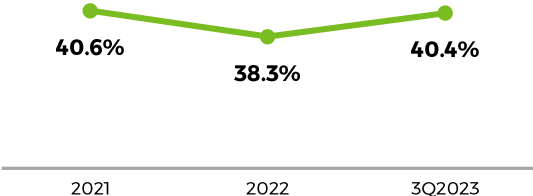
Efficiency and Profitability

Net profit

bln AMD



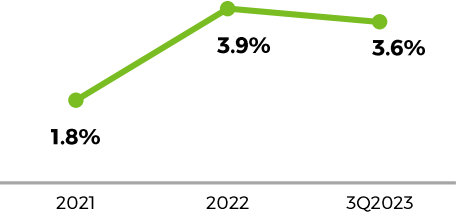
CIR (Cost to income ratio)



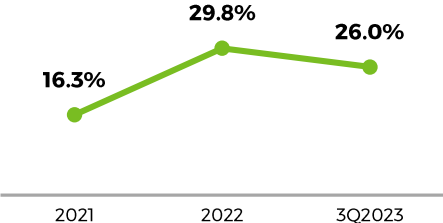
Highlights

- Net profit increased by 11% YoY. The drivers were net interest income, fees, commissions and FX income, as well as savings from loan loss charges in Retail unit. Continuous YoY significant growth of net profit shows the sustainability of underlying factors.
- Strong profit generation resulted in high profitability ratios, with ROE and ROA standing at 26.0% and 3.6% respectively.
- The slight increase of the cost to income ratio was mainly due to the growth in personnel expenses, stemming from performance-related variable remuneration accruals.

ROA (Return on Assets)



ROE (Return on Equity)



AMD 34.3 b

Net profit



1.

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2.

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3.

2023 Q3 Financial Results

4.

Strategy Highlights

5.

Appendices



Strategic Objectives



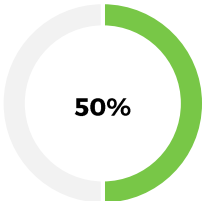
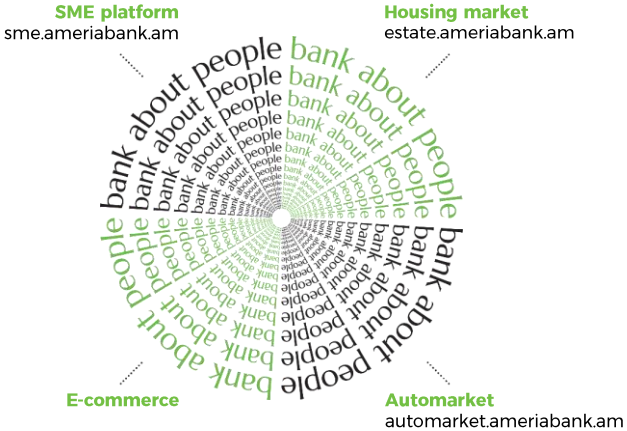
Mid-term Targets

	Mid-term target	Actual performance
ROE	≥ 18%	26.0%
CIR	< 40%	40.4%
Loan Book YoY Growth	double digit	29.1%
Market share (by loans)	> 20%	19.1%
Retail + SME YoY Growth	double digit	24.8%

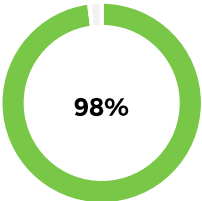


Omni Channel Distribution Platform with Focus on Digital

Customer centric digital ecosystems

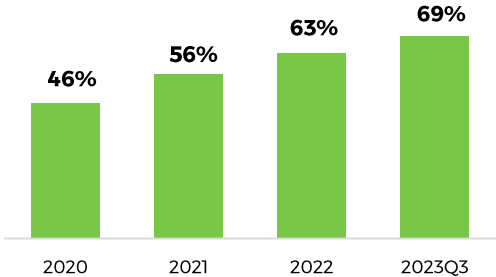


Share of Digital sales

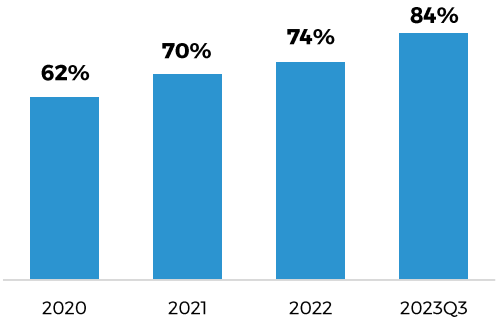


Offloading rate*

Online banking penetration rate



Cash offloading rate**



* Share of transactions performed via distance and digital channels in the total number of bank's transactions

** Share of cashless transactions performed via distance and digital channels (IB, MB, POS/VPOS) in the total number of transactions.



Superior Customer and Employee Experience

	Current Progress	Mid term targets
Best customer experience and high satisfaction scores	78.4% Net Promoter Score (NPS)	≥ 70%
	9.65 Client Experience Index (CEI)	≥ 9.3
Digital transformation	69% Online banking penetration rate	≥ 75%
	84% Cash offloading rate	≥ 75%
Employee happiness and well-being	82% Employee satisfaction / happiness index	≥ 80%



Best in Class ESG Practices

Our Sustainability Strategy

Long-term commitment to creating a sustainable environment and supporting customers' transition towards a carbon neutral economy



Green Bonds Issuance

- First **Green bond** issuer in Armenia
- **USD 62 mn*** Green bonds issued in total

Doing business responsibly and giving back to community

- Best practice **E&S risk management**
- **AMD 3180 mn** allocated in 2022 for CSR purposes →



Children's healthcare and wellbeing



Educational



Infrastructure and community development

Allocation



Impact**

116,144 tons
eCO2 emissions avoided

286,232,459 kwh
Estimated annual total clean electricity production



1.

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2.

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3.

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4.

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5.

Appendices: External Environment



Armenia Country Overview

General

GDP: 19.5 bn (2022, current \$)

GDP per capita: 6.57K (2022, current \$)

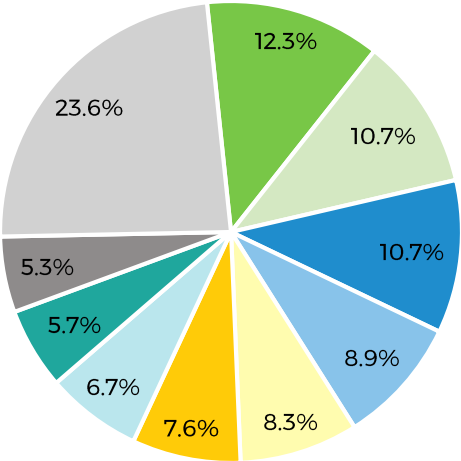
Moody's: Ba3 (stable)

Fitch: BB- (stable)

S&P: BB- (stable)

Well Diversified Economy

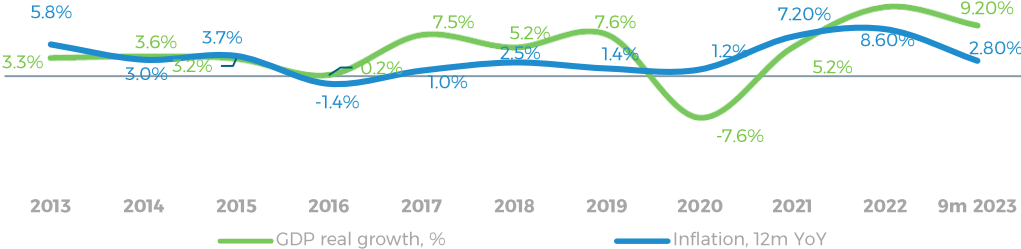
GDP Structure by production*



- Wholesale and retail trade
- Net Taxes on products
- Manufacturing
- Agriculture, forestry and fishing
- Real estate activities
- Financial and insurance activities
- Construction
- Information and communication
- Human health and social work activities
- Other

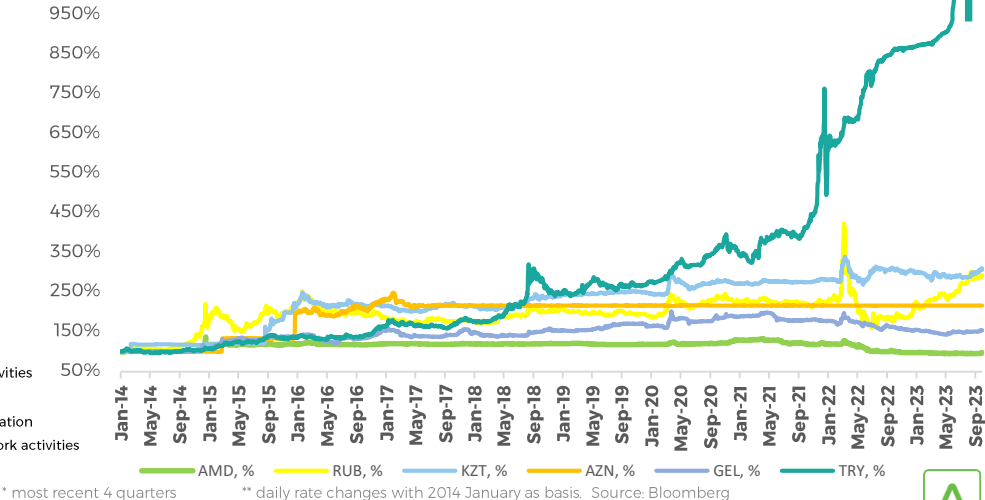
High Average GDP Growth and Low Inflation

2013-2022



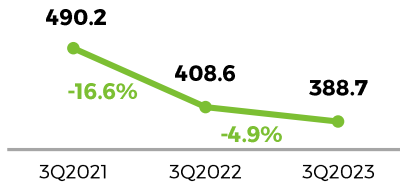
Most Stable Currency in the Region

(regional currencies vs USD FX rate dynamics)**

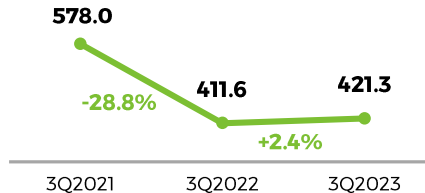


Armenia Macro Indicators

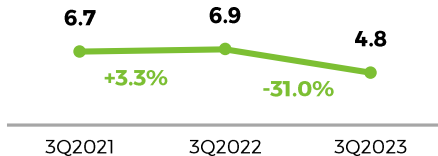
AMD/USD (daily average)



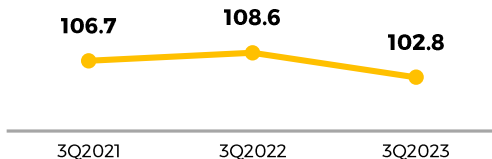
AMD/EUR (daily average)



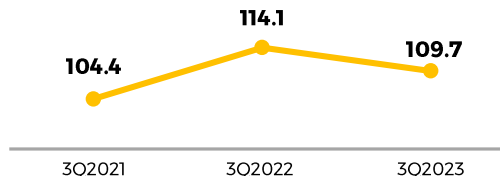
AMD/RUB (daily average)



CPI (12m)



Economic Activity Index (IEA 12m)



Highlights

- In 2023 economic activity of Armenia began on a strong note, but later moderated due to the base effect of the last year's very strong economic activity. EAI (GDP proxy) for Jan-Sep 2023 comprised 9.7%, which is lower compared to the same period of 2022. The main drivers of growth were service, trade-related and construction sectors. Industrial output (manufacturing in particular) and agriculture contributed too though to a lesser extent.
- Inflation continued to ease due to the lagged effect of monetary policy tightening, dram appreciation, imported food and transportation prices. After peaking at 8.6 percent at 3Q of 2022, cumulative inflation fell to 2.8% during the nine months of 2023 and 4.4pp down compared to 1Q 2023. It still remains the lowest in the region. Core inflation is also declining, from an average of 8% in 1Q23 to -0.1% YoY in September.
- Armenian dram appreciated by 4.9% against US dollar over 3Q 2023 vs 3Q 2022 (daily average), however, the exchange rate has been stable in recent months

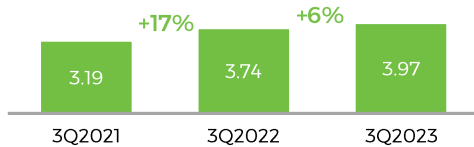
Source: Statistical Committee of Armenia, Central Bank of Armenia



Armenia Macro Indicators

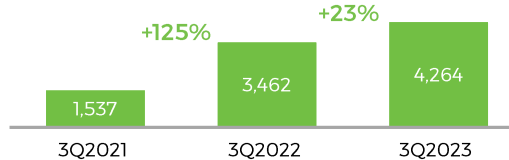
International Reserves

bIn USD



Remittances*

mIn USD



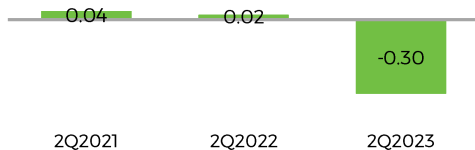
Highlights

- Foreign trade and remittances registered strong YoY growth. The current account deficit is expected to increase slightly, but still remain below historical averages. This is mostly due to a surge in imports, which is driven by strong domestic demand.
- There was a significant accumulation of international reserves with 6% YoY growth.

Source: Statistical Committee of Armenia, Central Bank of Armenia

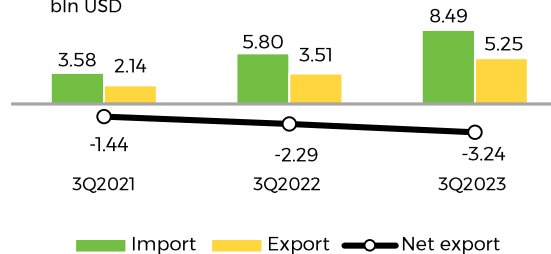
Current account (BOP)**

bIn USD



Import and export

bIn USD



* Remittances include total commercial and non-commercial transfers of physical persons through the banking system.

** Updated information is not available yet. †Preliminary results



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2.

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4.

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5.

Appendices: Historic Milestone



Our Road to Success

1998

Ameria Advisory was founded by a group of young repatriated professionals

2007

1st bank acquisition deal in Armenia: acquired shares of one of the oldest yet smallest banks in Armenia-Armimpexbank

2010

1st banking merger deal in Armenia: Ameriabank and Cascade bank signed merger deal

2015

USD 30mIn **equity investment by EBRD***
USD 50mIn **sub debt from IFC***
1st published international credit rating (**B+ rating** with Stable Outlook by Fitch)

2020-2022

1st Green Bond issuer in Armenia: issued USD 60 mn Green Bond
Assets exceeding USD 3 billion

2000-2006

Ameria became a **GROUP of companies** with expanded business lines: Legal and Tax Advisory, Business Advisory, Investment Banking, Asset Management

2008-2009

Rebranded to Ameriabank, unprecedented growth amid global crisis

2011-2014

Became **the leading bank in Armenia.** Strategic decision to become a universal bank, significantly increasing Retail Banking share

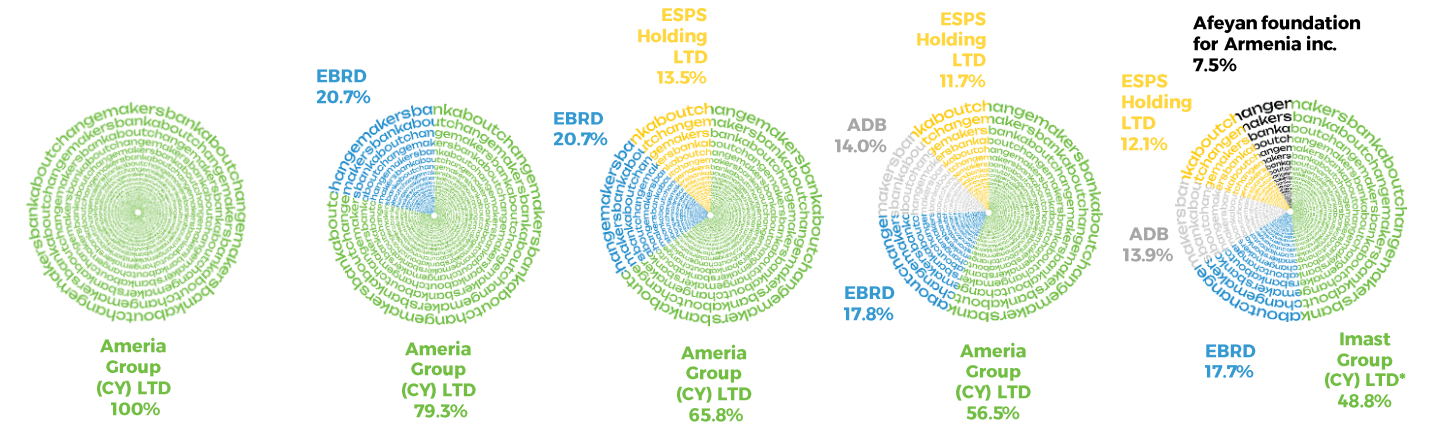
2017-2019

Absolute leader in RA by key financial indicators
USD 30mIn **equity investment by ADB** in early 2018**
Ba3 rating with stable outlook by Moody's
B+ rating with stable outlook by S&P



Our Shareholders

2007-2013	2015	2016	2018	2020
<p>Equity investment from Diaspora investors to purchase a local bank, as AmeriaGroup (CY) Ltd became the 100% shareholder of Ameriabank CJSC.</p>	<p>EBRD became the first international institution to become a shareholder with investment of USD 30 mn.</p>	<p>ESPS Holding Limited has been established for holding shares of Ameriabank's management team vested by the Employee Share Ownership Plan.</p>	<p>ADB made its first equity investment in Republic of Armenia, joining Ameriabank's shareholders with another USD 30 mn investment.</p>	<p>Afeyan Foundation for Armenia Inc. became a direct shareholder of Ameriabank CJSC in the result of redemption of corresponding shares in Ameria Group (CY) Ltd.</p>



Recognition and Honors for Achievements

Best Bank in Armenia

Numerous awards and recognitions from global institutions, agencies and IFIs in trade finance, investment banking, capital markets and custody services.



2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023



1.

Ameriabank at a Glance

2.

2023 Q3 Snapshot

3.

2023 Q3 Financial Results

4.

Strategy Highlights

5.

Appendices: Corporate Governance



Strong Team and Corporate Culture

- 1** **Unique corporate culture** driven by a flat organization and a fully merit based compensation structure
- 2** **One of the most professional** and talented teams in the local market
- 3** **Fully functioning Board committees** as per international best practice of public companies
- 4** **Experienced** board members with diverse international background
- 5** **Best practice** corporate governance system and principles



Board of Directors



Andrew Mkrtchyan

Chairman of the Board

About 30 years of experience in commercial and investment banking and management advisory by standing at the roots of investment banking establishment in Armenia, board member in a number of private/public organizations.



Richard P. Ogdon

Non-executive Independent Board Member

More than 35 years of experience in the financial sector, with senior positions in investment banks, asset management and advisory companies (UBS Warburg, Uralsib and other Fis), serves as the CEO of TRDATA software company.



Lindsay M. Forbes

Non-executive Board Member

Over 40 years of experience in commercial and investment banking, including about 30 years with European Bank of Reconstruction and Development (EBRD). Before joining EBRD, Mr. Forbes spent 13 years with the British Linen Bank, the Investment Bank subsidiary of Bank of Scotland.



Kaha Kiknavelidze

Non-executive Independent Board Member

About 30 years of experience in commercial and investment banking, has been a long time NED and later CEO of Bank of Georgia Group, the leading financial institution in Georgia. Held executive and top managerial positions at UBS, Rioni Capital and other FIs.



Philip Lynch

Non-executive Independent Board Member

Over 35 years of experience in finance, including more than 20 years with Lehman Brothers in senior positions. Was CEO of Middle East, Asia Pacific and Africa business at Nomura, is currently the founding partner of Stem Capital Partners - an independent direct investment company.



Tigran Davtyan

Non-executive Independent Board Member

More than 30 years of experience in the financial system, with senior executive positions at the commercial banks, of which more than 8 years as CEO. Held senior positions at the Central Bank of Armenia and Eurasian Economic Commission.



Robert von Rekowsky

Non-executive Independent Board Member

Around 35 years of experience in global asset management, specialized in emerging markets funds, a former vice-president at Emerging Markets Strategy and portfolio manager for Fidelity Investments.



Management Board



Artak Hanesyan

CEO, Chairman of the Management Board

A distinguished banker with more than 30 years of experience in the banking system of Armenia. Has been the CEO of Ameriabank since 2008. Before that Mr. Hanesyan held key positions in the banking sector of Armenia, including positions of CEO and deputy CEO.



Hovhannes Toroyan

Chief Financial Officer

More than 15 years of experience in the banking system of Armenia, including more than 10 years with Ameriabank, being responsible for strategy, research, assets and liabilities management. He became the CFO of Ameriabank in Q3 2022.



Gagik Sahakyan

CIB Director

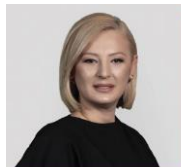
More than 25 years of experience in commercial banking and business advisory. Starting his career in advisory business and leading America advisory services he later moved to corporate banking and has been heading the business line since 2010.



Arman Barseghyan

Retail Banking Director

A proven career track of more than 25 years in retail banking, of which around 15 years at HSBC bank Armenia. Mr. Barseghyan joined Ameriabank as Retail Banking Director in 2012.



Armine Ghazaryan

Chief People and Services Officer

More than 20 years of experience in the banking sector of Armenia, most of which in human resources management (HRM). Mrs. Ghazaryan had been heading Ameriabank's HRM unit since 2008, prior to becoming CPSO in 2019.



Andranik Barseghyan

Risk Management Director

Around 30 years of experience in financial institutions' risk management and automation technologies. Mr. Barseghyan has been heading Ameriabank's Risk Management Center since 2009.



Gohar Khachatryan

Chief Accountant

More than 30 years of experience in the banking sector of Armenia, of which 10 years at the Central Bank and more than 20 years as the Chief Accountant of Ameriabank.



1.

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2.

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2023 Q3 Financial Results

4.

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Appendices: Financial Performance Details



Balance Sheet

thsnd AMD

ITEMS	3Q2023	2022
Cash and cash equivalents	132,364,064	112,800,903
Financial instruments at fair value through profit or loss	13,559,785	10,721,168
Available-for-sale financial assets	33,501,092	57,363,607
Money market short-term disbursements	112,073,226	142,051,394
Loans and advances to customers*	902,244,516	735,543,120
Held-to-maturity investments	95,063,180	156,701,885
Property, equipment and intangible assets	25,112,135	22,581,859
Other assets	16,489,447	14,065,870
Total assets	1,330,407,445	1,251,829,806
Financial liabilities at fair value through profit or loss	-	69,563
Liabilities to banks	42,035,508	66,621,817
Current accounts and deposits from customers	891,435,665	784,634,192
Other borrowed funds	34,064,012	58,124,688
Sub-debt	28,006,276	28,155,324
Other liabilities	145,487,051	142,172,677
Total liabilities	1,141,028,512	1,079,778,261
Share capital and premium	54,741,241	54,618,878
Revaluation Reserve	(916,235)	(1,473,167)
Retained earnings	135,553,927	118,905,834
Equity	189,378,933	172,051,545



Profit and loss

thsnd AMD

ITEMS	3Q2023	3Q2022
Net interest income	53,693,844	34,991,906
Net fee and commission income	9,644,887	6,304,958
Net profit/loss from trading operations	17,397,756	26,044,047
Other operating income (expenses)	(4,787,871)	(2,943,472)
Operating income	75,948,616	64,397,439
Impairment losses	(3,115,126)	(1,928,593)
Personnel expenses	(23,172,890)	(18,673,570)
Total administrative expenses	(7,474,718)	(5,899,156)
Profit/ (loss) before tax	42,185,882	37,896,120
Profit tax	(7,837,789)	(6,890,503)
Net profit/ (loss)	34,348,093	31,005,617



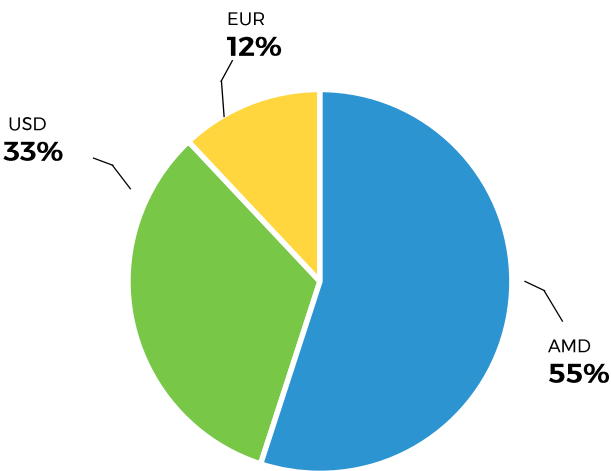
CBA prudential standards

ITEMS	2021	2022	3Q2023	CBA requirement	Violations
Minimum statutory fund (in '000 AMD)	54,385,935	54,414,765	54,466,380	50,000	No violation
Minimum total capital (in '000 AMD)	143,832,191	183,483,587	216,659,437	30,000,000	No violation
S12_Total capital to risk weighted assets	15.29%	17.40%	17.20%	12.00%	No violation
S21_High liquid assets / Total assets	31.84%	30.42%	30.02%	15.00%	No violation
S21H_High liquid assets of first group of currency / Total assets of first group of currency	33.46%	30.91%	34.87%	4.00%	No violation
S22_High liquid assets/ Demand liabilities	110.18%	75.48%	90.42%	60.00%	No violation
S22H_High liquid assets of first group of currency / Demand liabilities of first group of currency	121.88%	74.41%	93.14%	10.00%	No violation
S31_Maximum risk on a single borrower	11.75%	17.36%	16.60%	20.00%	No violation
S32_Maximum risk on large-scale borrowers	147.15%	95.47%	101.86%	500.00%	No violation
S41_Maximum risk on bank related person	3.44%	1.62%	1.83%	5.00%	No violation
S42_Maximum risk on all bank related persons	10.28%	8.25%	9.77%	20.00%	No violation
Minimum requirement for obligatory reserves allocated with RA CBA: AMD Currency	X	X	X	4% 18%	No violation
Maximum risk of currency position / Total capital of the bank	0.07%	2.58%	5.57%	10.00%	No violation

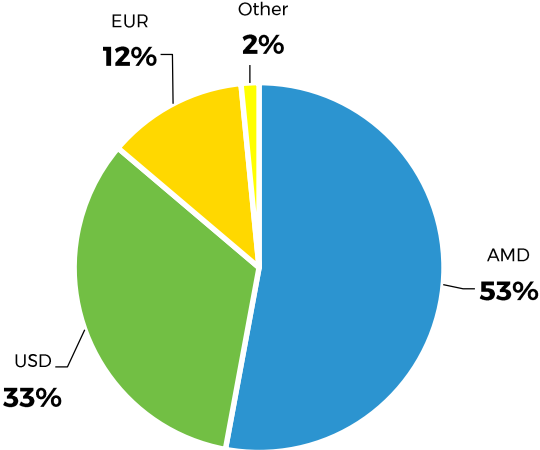


FX Exposure

Currency structure of loan portfolio

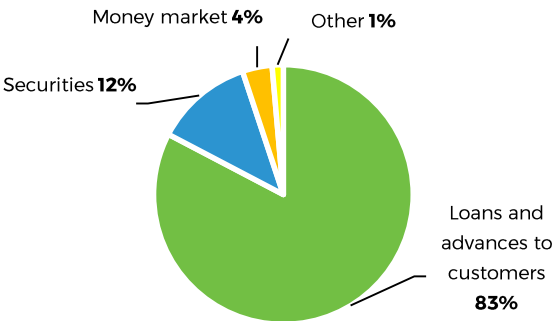


Currency structure of deposits

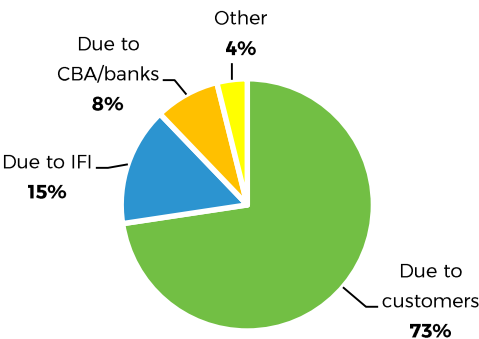


Income Structure

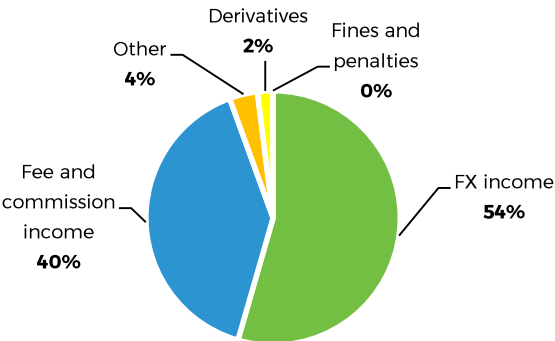
Interest income structure



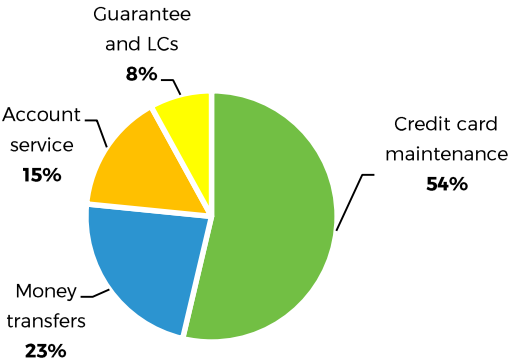
Interest expense structure



Non interest income structure



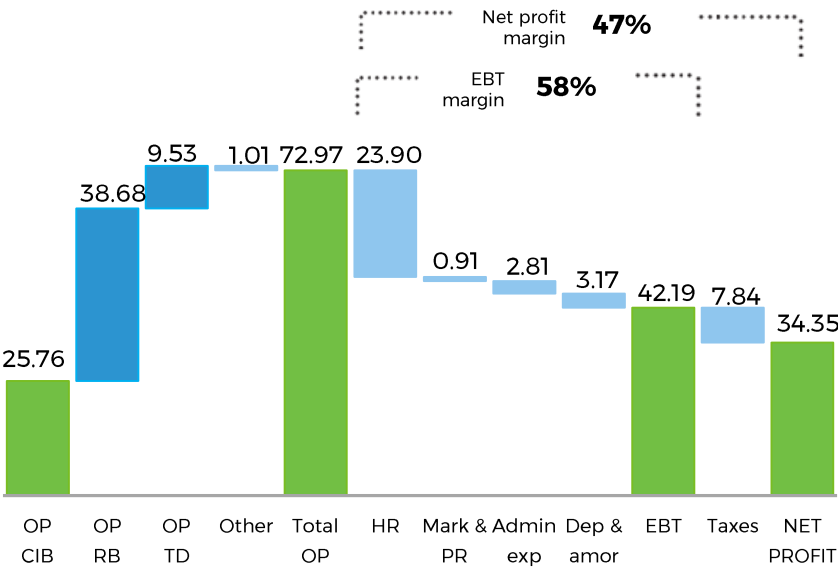
Net fee and commission income structure



P&L Structure

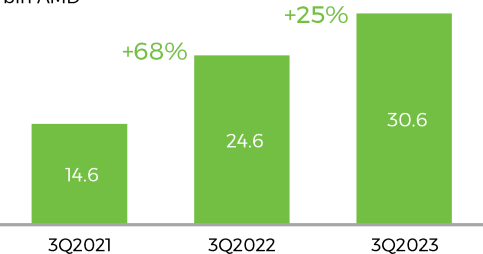
Profit and loss

bln AMD

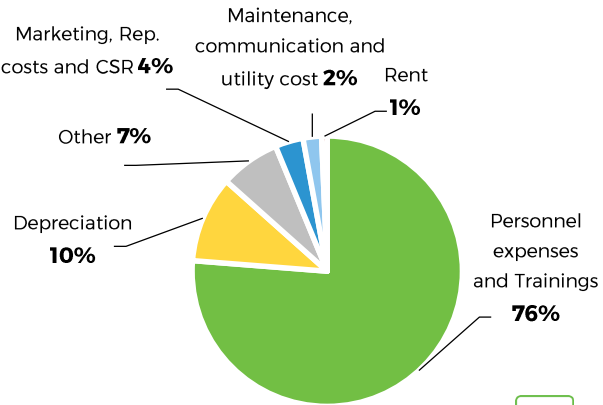


Admin expenses

bln AMD



Structure of admin expenses



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